

HOWARD COUNTY
DEPARTMENT OF HOUSING
AND COMMUNITY DEVELOPMENT



DRAFT

FFY12 CONSOLIDATED ANNUAL PERFORMANCE REPORT
FOR THE PERIOD JULY 1, 2012 THROUGH JUNE 30, 2013

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
HOME INVESTMENT PARTNERSHIP PROGRAM

Department of Housing and Community Development
Division of Grants Management
6751 Columbia Gateway Drive
Columbia, Maryland 21046
Phone Number: 410-313-6318

TABLE OF CONTENTS

Executive Summary	4
Summary of Federal Resources	4
GENERAL	5
Assessment of Five Year Goals and Objectives	6
Affirmatively Furthering Fair Housing	11
Address Obstacles to Meeting Under Served Needs	19
Other Actions	20
Leveraging Resources	21
MANAGING THE PROCESS	22
CITIZEN PARTICIPATION	23
Summary of Citizen Comments	23
Funding and Expenditure Summary	23
Geographical Distribution	23
2010 Census Tracts	25
Income Distribution (MAPS)	26
Areas of Minority Concentration (MAPS)	29
INSTITUTIONAL STRUCTURE	32
Overcoming Gaps	32
Enhancing Coordination	32
MONITORING	32
Monitoring Results	34
Self Evaluation	34
How Are We Doing?	36
Assessment of Slow Performing Projects	38
HOME Program Accomplishments	38
LEAD BASED PAINT	38
HOUSING	39
Foster and Maintain Affordable Housing	39
Rental Housing	43
Affordable Housing Completion Goals	45
PUBLIC HOUSING	48
BARRIERS TO AFFORDABLE HOUSING	49

HOME NARRATIVE	50
Consistency with Consolidated Plan	50
HOME Match Contribution	50
Minority Business Enterprise/Women's Business Enterprise	51
Results of On-site Inspections of HOME-Assisted Rental Housing	51
Assessment of Affirmative Marketing Efforts	51
HOMELESS NEEDS	53
Homeless Needs	53
Specific Homeless Prevention Elements	53
Action Taken to Develop and Implement a Continuum of Care	55
Actions Taken to Prevent Homelessness	57
Actions to Address Emergency and Transitional Housing	57
COMMUNITY DEVELOPMENT	58
CDBG Summary Narrative	58
Assessment of Relationship of the Use of CDBG Funds	58
Changes in Program Objectives	58
Assessment of Grantee in Carrying Out the Planned Actions	58
Were Funds Used Exclusively for the 3 National Objectives?	59
Acquisition, Rehabilitation or demolition of occupied property	59
Economic Development Activities	59
Limited Clientele Narrative	59
Program Income	60
Rehabilitation Projects	61
Neighborhood Revitalization Projects	61
NON-HOMELESS SPECIAL NEEDS	62
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) - N/A	
EMERGENCY SHELTER GRANT (ESG) - N/A	
CAPER SCHEDULE	64

Appendix A. HOME Match Report (Form HUD-40107-A)

Appendix B. Integrated Disbursement & Information System Reports

- B1 - Summary of Activities (GPR) (IDIS C04PR 03)
- B2 - Summary of Consolidated Plan Projects (IDIS C04PR06)
- B3 - Summary of Accomplishments (IDIS C04PR23)
- B4 - CDBG Financial Summary Report (IDIS C04PR23)

EXECUTIVE SUMMARY

The Executive Summary is optional.

The Consolidated Annual Performance and Evaluation Report (CAPER) is a U.S. Department of Housing and Urban Development (HUD) mandated report for all communities that receive Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Housing Opportunities for People with HIV/AIDS (HOPWA) and Emergency Shelter Grant (ESG) funding. Howard County is an entitlement jurisdiction that receives both CDBG and HOME funds from HUD.

This CAPER reports the County's progress in meeting the housing and community development goals outlined in its five year Consolidated Plan. The Consolidated Plan is a planning document that identifies housing and community development needs and sets forth specific priorities, goals and strategies to address identified needs. The Program Year 2012 CAPER recognizes the level of progress and accomplishments in meeting the goals, priorities and objectives of the five year Consolidated Plan over a 12-month period.

This report includes required narratives and Integrated Disbursement and Information System (IDIS) reports. IDIS is a web-based system used to summarize project accomplishments and to request funds from HUD. The narrative sections of the report include descriptions of all County housing and community development activities, including those funded by the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME).

Summary of Federal Resources

In FFY 2012, the County received a total of \$1,208,537.00 in formula grant funds under the CDBG and HOME Programs. The FFY 2012 Annual Action Plan identified the activities to be carried out with these resources as well as described actions to be taken during the program year to meet underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of persons living in poverty, develop institutional structure, affirmatively further fair housing and enhance coordination between public and private housing and social service agencies.

The chart below summarizes the federal resources available during FFY 2012 (July 1, 2012 to June 30, 2013) to address Howard County's housing and community development needs.

FFY 2011 Funding Sources			
Source	Amount	Program Income	Total Funding
Community Development Block Grant Program (CDBG)	\$896,564.00		\$896,564.00
HOME Investment Partnerships Program	\$311,973.00		\$311,973.00
TOTAL AVAILABLE RESOURCES	\$1, 208,537.00		\$1, 208,537.00

GENERAL

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.

Accomplishment in Attaining Goals and Objectives

Howard County's 2011-2015 Consolidated Plan outlines specific goals, strategies, and outcomes, which will be used to address the needs of County residents. The overall objective is to assist low- and moderate-income residents move toward self-sufficiency. The major barriers in moving toward self-sufficiency were identified as:

- The lack of Availability of Affordable Housing
- The lack of Availability of Affordable Childcare
- The lack of Availability of Suitable Living Environments
- The lack of Affordable transportation
- The lack of Economic Opportunity
- The lack of Accessibility to government and non-profit services

This FFY2012 CAPER outlines the efforts made to increase both the availability of affordable housing and provide suitable living environments, through both renting and owning homes. The CAPER also provides information regarding Howard Community College (HCC) and their accomplishments in educating Howard County residents in order to overcome specific employment obstacles that are known to be barriers to achieving self-sufficiency. The Howard Community College Educational Foundation is an active subrecipient and designated Community Based Development Organization (CBDO) that has maintained an effective partnership with the Howard County Housing Department. By utilizing Howard Community College as a subrecipient of one (1) Community Development Block Grant (CDBG) grant, we have formed a partnership that addresses the barrier of economic opportunity. With federal funds, the nursing program is targeted to increase a student's economic opportunities through job development. These programs directly affect the community and they continue to assist more citizens than predicted at the beginning of the year.

Another increasing barrier to self-sufficiency is the availability of Suitable Living Environments. The 2011-2015 Consolidated Plan highlights the need of and responses to creating availability to households and areas to live that are new, safe, healthy and accessible.

- b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

The following tables, "Table 1. Assessment of Five Year Goals and Objectives" builds on Table 3A "Summary of Specific Annual Objectives" from the County's FFY 2011–FFY 2015 Consolidated Plan. The "Estimated Outputs" are based upon the FFY 2012 Annual Action Plan, within the Consolidated Plan. In addition to a summary of the goals, strategies and outcomes outlined in the Consolidated Plan, the table summarizes the method in which the County has addressed each of these goals and strategies during FFY 2012. Proposed five-year outputs as well as FFY 2012 outputs are outlined. For a more detailed description of project and activity accomplishments, please refer to the *IDIS Activity Summary Report (CO4PR03)*.

TABLE 1
SUMMARY OF SPECIFIC OBJECTIVES
ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of AMI (Area Median Income).					
Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Creation of sustainable, cash flowing, mixed income communities.	HOME LIHTC State Partnership Funds HUD 221 (d) 4 Pilot	Decent Affordable Housing	Affordability Availability Accessibility	Hilltop Redevelopment- 67 units	
Homeownership Assistance to include shared appreciation and housing targeted to households between 60% and 80% of AMI.	County SDLP ADDI HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	County SDLP Loans assisted 11 first time homebuyers. Federal ADDI funds assisted 9 individuals with homebuyer funds for The Cottages and Greenwood/	
Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.	CDBG	Decent Affordable Housing	Affordability	Approximately 300 individuals will receive counseling. 200 Homeownership workshops 100 MIHU workshops	
Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs.	HOME Bond Bill CDBG	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated.	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2011-2015)	Program Year 2012 Actual Outputs	Cumulative Outputs
Redevelopment of Hilltop (Burgess Mill Station) continued with 147 units completed. 245 individuals received first time homebuyer counseling, and 75 of these residents were eligible to receive counseling with federal funds. 52 people received MIHU counseling. County SDLP assisted 11 first time homebuyers. Prior years ADDI funds assisted 9 families to purchase new homes. No single family units were rehabilitated.			775	384	798

Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs		
Provide emergency shelter to individuals and families that are newly homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 80 (20 families) individuals will be served by Grassroots Emergency Motel Program . Approximately 200 individuals will be served by Bridges to Housing Stability .		
Acquire Public Facility to house individuals who are newly homeless.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 2 units will be assisted after acquiring last program year (8 people) through Community Housing Assistance Initiative		
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.	CDBG	Suitable Living Environment Decent Affordable Housing	Affordability Availability Accessibility	Approximately 60-75 individuals will be served by the U.S Route 1 Day Resource Center .		
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2011-2015)	Program Year 2012 Actual Outputs	Cumulative Outputs	
CDBG funds served 146 recently homeless individuals through the Emergency Motel in FFY12. 99 residents were served by Bridges to Housing Stability with the Homelessness Prevention Program. 92 family members were served with CHAI funds through CDBG in our Emergency Public Facility Program. The Route 1 Day Resource Center assisted 167 homeless individuals with food, clothing and access to benefits and medical appointments.			2503	504	1103	

Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Support Programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and up skilling current para-professional workers to professional or management certified employment levels.	CDBG	Creating Economic Opportunities	Availability	10 individuals are expected to benefit from the following program offered by Howard Community College Educational Foundation: RENEW Program 60 families will receive Family Self Sufficiency (FSS) financial counseling.	
Rehabilitate group home for persons with disabilities.	CDBG Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	Graeloch Project – Rehabilitate 1 home for 3 disabled persons.	
Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.	HOME DHMH	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-2 units	
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2011-2015)	Program Year 2012 Actual Outputs	Cumulative Outputs
12 low income students who are residents of Howard County received financial assistance for the Nursing Career Ladder courses through the RENEW Program. 55 Howard County residents received financial counseling through the FSS program. 3 Disabled residents benefited from the rehabilitation of 1 home for the disabled. 2 HOME units were constructed with CHDO funds with the help of the non-profit group, iHomes. Both units are group homes and they housed 7 clients during FFY12.			305	77	198

Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs	
Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses.	CDBG	Creating Economic Opportunities	Availability Accessibility	25-40 youths are expected to participate in the Hilltop Homework Club at Roger Carter . Over 500 people will benefit from services offered through the North Laurel/Savage Multi-Service Center . The Community Action Council of Howard County provides this service.	
Encourage collaborations around developing physical, environmental, economic and social assets that highlight the importance of creating communities where people want to “live and work, now and in the future”.	CDBG	Creating Economic Opportunities	Accessibility		
Summary of Accomplishment			Proposed 5-Year Plan Outputs (2011-2015)	Program Year 2012 Actual Outputs	Cumulative Outputs
18 low income Howard County youths participated in the Hilltop Homework Club with funding through CDBG. 1720 individuals were served with a total of 3,574 client visits to the North Laurel Multi-service Center.			1409	1738	3248

Goal 5. Resource Management - Foster intra-governmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Administer and monitor entitlement programs under the Consolidated Plan	CDBG HOME	N/A	N/A	CDBG Administration HOME Administration

Summary of Accomplishment	Proposed 5-Year Plan Outputs (2011-2015)	Program Year 2012 Actual Outputs	Cumulative Outputs
Howard County utilized the administration funds for both the CDBG and HOME programs in order to operate within the perspective entitlements effectively.	N/A	N/A	N/A

Provide a breakdown of CPD formula grant funds spent on grant activities for each goal and objective.

The following table provides a breakdown of CDBG and HOME funds expended during Program Year 2012 for each goal and objective.

OBJECTIVES / GOALS			Funds Expended During FFY 12	
Objectives	Goals	Activity	CDBG	HOME
Housing	1	Homeownership-Counseling	\$4,737.19	
	2	Community Housing Assistance Initiative-Public Facility	\$24,000.00	
Suitable Living Environment	4	Roger Carter Recreation Center	\$0.00	
	2	Homelessness Prevention	\$19,165.60	
	4	Roger Carter Homework Club/Teen Center	\$23,623.14	
	2	Emergency Motel	\$8,000.00	
	2	Day Resource Center	\$35,000.00	
	1	Burgess Mill Station		\$233,979.75
	4	North Laurel Multi-service Center	\$47,319.00	
Economic Opportunity	3	RENEW	\$74,473.11	
		\$Totals	\$236,318.04	\$233,979.75
		\$Totals	\$236,318.04	\$233,979.75

c. If applicable, explain why progress was not made towards meeting the goals and objectives.

N/A

2. Describe the manner in which the recipient changed its program because of its experiences.

N/A

3. Affirmatively Furthering Fair Housing:

- Provide a summary of impediments to fair housing choice.
- Identify actions taken to overcome effects of impediments identified.

Affirmatively Furthering Fair Housing

The Baltimore Regional Cooperative (BRC) is comprised of several Maryland jurisdictions - Baltimore City, Baltimore County, Harford, Anne Arundel and Howard Counties (Howard County Housing and the Office of Human Rights are members). The group combined resources to solicit Requests for Proposal (RFP) to prepare an *Analysis of Impediments to Fair Housing* (AI)

for the region. The RFP process concluded with Mullen & Lonergan being selected as the firm to complete the AI. The final report was published in December 2011 and is now in the implementation phase.

AFFIRMATIVELY FURTHERING FAIR HOUSING		
Impediments and recommendations from AI to Fair Housing Choice in the Baltimore Metropolitan Region, December 2011	Prior Year (2011) Actions Taken July 1, 2011 – June 30, 2012	Program Year 2012 Action Taken (July 1, 2012 – June 30, 2013)
Affirmatively Furthering Fair Housing Impediments	Affirmatively Furthering Fair Housing Actions and Activities - FFY 2011	Affirmatively Furthering Fair Housing Actions and Activities – FFY 2012
1. The County's increasingly diverse minority population calls for continued language accommodations to ensure that all residents can access programs and services.	1. The County and the Office of Human Rights continues to use the contractors to implement the LEP Implementation Policy. OHR uses them for all meetings, phone calls, interviews, settlement conferences, mediations where the person has limited English proficiency.	1. OHR continues to use contractors to implement and serve the many residents who have need of such interpretation and translation services in order to avail themselves of our services. This is done on the phone, and in person.
2. Members of the protected classes could be more fully represented on County Boards and Commissions dealing with housing issues.	2. OHR supports two commissions: the Human Rights Commission and the Dr. Martin Luther King, Jr. Holiday Commission. Neither specifically deals with the "bricks and mortar" issues of Housing, they are both quite diverse with regard to race, gender, sexual orientation, national origin, etc. As members retire, we are very conscious to replace members to have a diverse membership.	2. OHR supports two commissions: the Human Rights Commission and the Dr. Martin Luther King, Jr. Holiday Commission. Neither specifically deals with the "bricks and mortar" issues of Housing, they are both quite diverse with regard to race, gender, sexual orientation, national origin, etc. As members retire, we are very conscious to replace members to have a diverse membership.
3. Howard County's activities to affirmatively further fair housing have been well documented but could be strengthened.	3. Howard County continues to work with the Baltimore Regional Cooperative to document the recommendations in the current AI. The Counties have entered into a Memorandum of Understanding to provide salary to hire a person to coordinate and manage the implementation of the AI. He has been hired and is working with the committee, has produced a work plan, and the committee is meeting monthly to plan and implement activities in order to accomplish the recommendations of the AI. The Howard County Office of Human Rights (OHR) has principal responsibility for enforcing the Fair Housing Section of the Howard County Code. OHR continues to closely with housing providers and those seeking housing to education them about provisions of the Code. OHR investigates	3. Howard County Office of Human Rights (OHR) supports a number of training activities as well as enforcement of the Howard County fair Housing Law. For the period, 17 new housing cases were filed and 16 were closed. OHR was able to negotiate the following remedies in 8 or the cases: Debt of \$5897 and credit repaired;\$750 cash to Cp plus attorney's fees; training for Rp's employees; \$1500 to Cp; Apartment lease for Cp plus allowed service dog in unit;\$4000 remedy to Cp; Notice to vacate cancelled. OHR in conjunction with the Howard County Association of Realtors (HCAR) provides a credit course on the Howard County Fair

allegations of housing discrimination in the County. When appropriate, the Office of Human Rights Investigators will try to mediate a claim of housing discrimination prior to the complainant filing an official housing discrimination charge. Otherwise, the Office of Human Rights accepts, investigates, and responds to all allegations of discrimination (on the basis of race, religion, color, national origin, physical or mental disability, sex, age, occupation, familial status, political opinion, sexual orientation, personal appearance, familial status, or source of income) in housing.

This is one of the few jurisdictions in MD, which includes *Source of Income* as a basis for housing discrimination. The *Source of Income* definition includes, but is limited to the Housing Choice Voucher Program (formerly called *Section 8*). Much outreach and training is done on this subject as many tenants and property owners as realtors and managers are ill informed on the enforcement of this part of the Howard County Fair Housing Law. Therefore, much of the training has this focus.

The period July 1, 2011 through June 30, 2012, OHR had 24 pending housing discrimination cases under investigation, 19 of which were filed during the period. During the period, OHR closed 19 cases (including carryover from the previous fiscal year). Remedy obtained for complainants was \$3,770.

Attending fair housing training is part of OHR's mandate. The following trainings/briefings were conducted:

OHR, in conjunction with the Howard County Association of Realtors (HCAR) provides a credit course on the Howard County Fair Housing Law. One three-hour course was held in March 14, 2012.

OHR had a booth at the Housing Fair (Come Home to

Housing Law on January 23, 2013 for 30+ realtors in a 3-hour session.

In conjunction with the Voucher Housing Program OHR provided briefings on the Howard County Fair Housing Law to 361 Voucher Holders.

OHR had a booth at the Housing Fair (Come Home to Howard County) sponsored by the Department of Housing in April 2013. Members of OHR Staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination. OHR also participated in a briefing for participants during that event.

OHR is a member of the Coalition Opposed to Violence and Extremism (COVE), which sponsored the 2013 Hate Bias Summit on May 6, 2013. The focus of this Summit was young people. Several hundred participants gathered at Towson State University to hear MD experts on the signs, dangers, legal consequences and alternatives to youth on youth hate crimes. Because much of this activity occurs in or around housing, this valuable workshop brought together young people, law enforcement, teachers, member of LGBT, and the disabled community for critical information and discussion.

OHR is a member of the National Association of Human Rights Workers (NAHRW). As a part of this organization, OHR planned and implemented a regional conference held in Silver Spring MD on March 7 and 8, 2013. Federal Fair Housing Law was a part of this 2 day workshop. OHR gave a briefing on its law. Participants were investigators, and officials

Howard County) sponsored by the Department of Housing on April 14, 2012. Members of OHR staff provided fair housing information to citizens in the form of brochures, handouts, and answered questions about housing discrimination.

OHR participates in the Office's briefings of Housing Choice Voucher participants. Approximately 206 participants in the Housing Choice Voucher program were briefed on the County's Fair Housing Law, in particular the "Source of Income" basis in order to let people know how to recognize possible discrimination and where to file a charge of discrimination. Informational brochures (fair housing) are also distributed at these briefings. One of the brochures is printed in English, Russian, Spanish, Vietnamese, Korean, and Chinese,

OHR added a new basis (Gender Identity or expression) to the Howard County Code in December 2011. Gender identity or expression means a gender-related identity regardless of the individual's assigned sex at birth. This added protection is not in Title VIII, the federal fair housing law.

A current housing case, Diggs. Long and Foster and Vincent and Raquel Sanudo is being heard by the Human Rights Commission following a probable finding and failure of conciliation. All charges and complaints are investigated in an impartial manner, with the outcome being either a Probable or No Probable Cause Finding. Following a Probable Cause finding, OHR attempts to conciliate the housing charge. If conciliation fails, the case is sent to the Human Rights Commission (HRC) for a de novo hearing. Complainants appeal a No Probable Cause Finding to HRC requesting a public hearing on the matter. Parties may also go to court after the case has been filed with OHR for 45 days. The public hearing on the Diggs case has been continued into September 2012.

from human rights agencies in Baltimore, Washington and Virginia areas. Approximately 100 people attended.

OHR is a member of the Coalition Opposed to Violence and Extremism (COVE), a consortium of human rights and law enforcement professionals who have the purpose of education and implementation of policies and training in order to professionalize investigation of hate bias crimes. Many such crimes occur at the home of the victim. This type of intimidation negatively affects the ability of a family to enjoy fair housing or feel safe in their homes and neighborhoods. This year's activity was a Statewide Crimes Summit entitled Hate Bias – The Crime Behind Crime occurred on May 16, 2012. Law enforcement officials throughout MD participated in an all-day practical workshop including MD hate incident reporting, successful hate crime investigation, and gang activity, use of social media, and gender issues. COVE created a new brochure, Bias Incident Resource Guide that summarizes State and Local Hate Crimes Laws and informs citizens where they can get help if they are victims of hate.

Howard County OHR cooperates with Howard County Police Department on training recruits in diversity, hate crimes, and other relevant topics so that they can be sensitive to and serve persons in their homes who may be experiencing hate incidents and crimes.

In cooperation with Housing (Section 8 Vouchers), Department of Licensing and Permits (Rental Housing Inspections), Consumer Affairs (Landlord-Tenant), OHR (housing discrimination) provided training for owners of rental housing. Over 60 people attended. This committee is creating an "Owner's Handbook" and will combine information from all departments for owners of rental properties in Howard County so that we can prevent discrimination and enhance owners expertise with properties.

<p>4. Minority households have greater difficulty becoming homeowners in Howard County because of lower income.</p>	<p>4. Office of Human Rights does not provide housing opportunities to citizens but is mandated to enforce housing discrimination laws as laid out in the Howard County Code.</p>	<p>4. Office of Human Rights does not provide housing opportunities to citizens but is mandated to enforce housing discrimination laws as laid out in the Howard County Code.</p>
<p>5. Howard County has advanced policy initiatives to expand the housing options affordable to households making up to 80% of the area median income, but the number of households in need of affordable housing continues to grow.</p>	<p>5. Office of Human Rights does not provide housing opportunities to citizens but is mandated to enforce housing discrimination laws as laid out in the Howard County Code.</p>	<p>5. Office of Human Rights does not provide housing opportunities to citizens but is mandated to enforce housing discrimination laws as laid out in the Howard County Code.</p>
<p>6. The majority of fair housing complaints filed through HUD in Howard County involved race as the basis for discrimination. Disability was the second most common basis.</p>	<p>6. OHR does not have a contract with HUD to investigate cases for them in Howard County. The Maryland Commission on Civil Rights is the only agency which has such a contract. However, an analysis of the pending housing cases (19) during the period is: Source of income (8), Disability (7), Race (7), national origin (1), retaliation (2), familial status (1) and sexual orientation (3). Please note that a case may be filed on more than one basis so that the bases may not equal the total number of cases. Therefore, source of income remains the most frequently filed basis. As stated elsewhere, OHR is working diligently to make sure all owners who rent property know that Source of Income is a covered basis in Howard County.</p>	<p>6. OHR does not have a contract with HUD to investigate cases for them in Howard County. The Maryland Commission on Civil Rights is the only agency which has such a contract. However, an analysis of the pending housing cases (19) during the period is: Source of income (8), Disability (7), Race (7), national origin (1), retaliation (2), familial status (1) and sexual orientation (3). Please note that a case may be filed on more than one basis so that the bases may not equal the total number of cases. Therefore, source of income remains the most frequently filed basis. As stated elsewhere, OHR is working diligently to make sure all owners who rent property know that Source of Income is a covered basis in Howard County.</p>
<p>7. The housing related policies in the 2000 General Plan could be expanded to address affordable housing needs for all household types</p>	<p>7. N/A</p>	<p>7. N/A</p>

8. Several of the County's reporting and administrative documents and policies related to its federal entitlement programs should be more comprehensive and more consistent with HUD regulations involving affirmatively further fair housing.

9. The Housing Choice Voucher Program (HCV) could be improved to provide greater housing choice to the County's lower income and minority populations.

10. Mortgage loan denials and high-cost lending disproportionately affect minority applicants similar to national trends.

8. OHR has not received any federal funds from these programs but does report in the CAPER.

9. OHR's piece of the pie concerns enforcement of the Source of Income law, concerning allowing a landlord/owner who already has 20% or more of their units rented to persons of low income to deny rental housing to someone with a voucher. This is a part of the law, which requires training of owners as well as voucher holders. The original intent of the law was to prevent concentration of low income and minority households in one or more developments. This continues to be a difficult concept to explain and is the subject covered in all of our fair housing trainings.

10. OHR has the area of Finance, which covers mortgage loans. No cases were filed in this area. More education and outreach to the borrowing community is needed.

8. OHR has not received any federal funds from these programs but does report in the CAPER.

9. OHR's piece of the pie concerns enforcement of the Source of Income law, concerning allowing a landlord/owner who already has 20% or more of their units rented to persons of low income to deny rental housing to someone with a voucher. This is a part of the law, which requires training of owners as well as voucher holders. The original intent of the law was to prevent concentration of low income and minority households in one or more developments. This continues to be a difficult concept to explain and is the subject covered in all of our fair housing trainings.

10. OHR has the area of Finance, which covers mortgage loans. No cases were filed in this area. More education and outreach to the borrowing community is needed.

FFY2012 Activities

The Howard County Office of Human Rights (OHR) has principal responsibility for enforcing the Fair Housing Section of the Howard County Code. OHR continues to work closely with housing providers and those seeking housing to educate them about the provisions of the Code. OHR investigates allegations of housing discrimination in the County. When appropriate, the Office of Human Rights' Investigators will try to mediate a claim of housing discrimination prior to the complainant filing an official housing discrimination charge. Otherwise, the Office of Human Rights accepts, investigates and responds to all allegations of discrimination (on the basis of race, religion, color, national origin, physical or mental disability, sex, age, occupation, marital status, political opinion, sexual orientation personal appearance, familial status or source of income) in housing.

Howard County, through its OHR is one of the few jurisdictions in MD, which includes *Source of Income* as a basis for housing discrimination. The *Source of Income* definition includes, but is not limited to, the Housing Choice Voucher Program (formerly called *Section 8*. Much outreach and training is done on this subject as many tenants and property owners as well as realtors, and managers are ill informed on the enforcement of this part of the Howard County Fair Housing Law. Therefore, much of the training has this focus.

All charges/complaints are investigated in an impartial manner, with the outcome being either a *Probable* or *No Probable Cause Finding*. Following a Probable Cause Finding, OHR attempts to conciliate the housing charge. If conciliation fails, the case is sent to the Human Rights Commission (HRC) for a *de novo* hearing. Complainants may appeal a No Probable Cause Finding to HRC requesting a public hearing on the matter. Parties may also go to court after the case has been filed with OHR for 45 days.

Howard County Housing affirmatively markets fair housing as follows:

- Incorporates the Equal Housing Opportunity logo on its correspondence.
- Ensures that everyone that expresses interest in rental or for sale housing opportunities knows that they have the right to submit applications when the waiting lists are opens.
- Informing applicants of the availability of a housing unit or subsidy using waiting list position as the selection determiner.

4. Address obstacles to meeting underserved needs

Involving the citizens and providing opportunities for public input is an important process by which the County can evaluate the underserved needs. Howard County also joined with the Baltimore Regional Cooperative/Group which commissioned the completion of the Regional Analysis of Impediments to fair housing. DHCD will continue to work with other County Departments and non-profit organizations in order to better assess the specific needs of special or underserved populations.

Affordable homeownership and rental housing was identified on the 2011-2015 Consolidated Plan as a major obstacle to the low-moderate income residents of Howard County. The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a certain percentage, usually 10-15%, of MIHU "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For

sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income.

Other Actions

Transportation for low- and moderate-income persons is necessary in order to access jobs, training, health care and other services. Due to the suburban nature of the County, public transportation is limited primarily to Columbia with some individual bus routes to western Howard County and to Baltimore. In order to address this obstacle, Howard County offers the following transportation options:

- **Howard County Transit**
Provides daily bus service in Columbia, Ellicott City, Clarksville, Savage, and other locations in and around Howard County. Additional late evening service is available on weekdays and specialized services are available to individuals with disabilities and senior citizens.
- **Connect-A-Ride**
Provides daily bus service in the Laurel area with routes that operate between Laurel and Columbia and in the Whiskey Bottom area of Howard County. Stops are available in Savage, Owen Brown, and Kings Contrivance with free transfers to Howard Transit Routes;
- **Work on Wheels**
Provides transit that links areas of high unemployment in Baltimore City to employment sites in Howard County, where employers have difficulty attracting a labor force to fill entry-level jobs.

In previous years, rapid growth, zoning and other restrictions have diminished the availability of land in the County. In an effort to address this obstacle, DHCD and the Department of Planning and Zoning have prepared an inventory of all county owned properties to determine if there are sites suitable for development of affordable housing.

The average sale prices for single-family detached and town homes in April 2013 increased 4.8% from the April 2012 average of \$ \$413,986 to \$433,981. Condominium prices for April 2013 averaged \$248,560, an increase of 11% over the average price of \$223,895 in April 2012 (Source: Howard County Economic Indicators, June 2013 Report). This study shows that there is a shift towards a seller's market taking place as the housing inventory shrinks. Unfortunately, homeownership still remains out of reach for many low- and moderate-income persons due to lack of savings and stringent mortgage lending guidelines. Howard County is addressing this issue with innovative programs such as the MIHU and Settlement Downpayment Loan Program (SDLP). Without these programs, it would be more difficult for low- and moderate-income families to become homeowners. The Department is working with mortgage lending partners to offer mortgage programs that assist with affordability. One of the larger lenders in the area offers a conventional mortgage loan program with a 3.5% downpayment and no mortgage insurance (MI) premiums. This No MI program can result in savings of \$200 per month for buyers trying to purchase a \$200,000 home. The No MI loan program was used by 9 families that purchased homes through the MIHU program in FFY12. The Housing Department and Housing Commission continues to explore other programs to help provide affordable housing in the County.

5. Leveraging Resources

- a. Identify progress in obtaining "other" public and private resources to address needs.

- b. How Federal sources from HUD leveraged other public and private resources.

The County frequently secures a broad array of other funds in addition to CDBG and HOME to accomplish Consolidated Plan objectives. The table below shows that approximately \$5,920,339.00 was leveraged from non-federal sources in FFY12.

Describe Other Actions in the Strategic or Annual Action Plans taken to address obstacles to meeting underserved needs.

LEVERAGING SUMMARY			
ACTIVITY	CDBG COMMITTED	HOME/ADDI COMMITTED	NON-FEDERAL
Settlement Down Payment Loan Program	\$ 0	\$9,334.00	\$233,170.00
Downpayment Settlement Expense Loan Program (DSELP)	\$ 0	\$ 0	\$96,500.00
Maryland Mortgage Program	\$ 0	\$ 0	\$ 4,366,659.00
Community Housing Assistance Initiative	\$286,459.60	\$0	\$0
HOME Housing Initiative Program	\$0	\$233,979.75	\$0
Bridges to Housing Stability, Inc.	\$19,165.60	\$0	\$475,500.00
Domestic Violence Center	0	\$0	\$619,060.00
Roger Carter Recreational Center	\$0	\$ 0	\$ 0
Howard County Financial Literacy Program	\$20,000.00	\$ 0	\$ 0
HCCEF-RENEW Program	\$78,707.00	\$ 0	\$ 0
Roger Carter Homework Club / Teen Center	\$25,000.00	\$ 0	\$ 0
Grassroots – Emergency Motel Shelter	\$8,000.00	\$ 0	\$ 51,007.00
Grassroots – Route 1 Day Resource Center	\$35,000.00	\$ 0	\$ 32,310.00
North Laurel Multi-Service Center-CAC	\$47,319.00	\$ 0	\$46,133.00
CHDO		\$46,795.95	
Total Leveraged	\$519,651.20	\$290,109.70	\$5,920,339.00

Leveraging resources to obtain other public and private resources

Howard County Government provides funding through its' Community Service Partnerships Grant Program (CSP). This is a local, competitive grants program administered by the Howard County Department of Citizen Services. In FFY12 the program awarded approximately 5.3 million dollars in Community Service Partnership funding to 31 local agencies. These organizations provide a wide range of human services to Howard County residents who are economically disadvantaged including individuals and families who are experiencing homelessness or are at-risk of becoming homeless.

The Department also administers the following Federal and State grants:

- The Emergency Solutions Grant (ESG) funded by the Maryland Department of Housing and Community Development (federal funding provided to the Balance of State agency);
- Service Linked Housing (SLH), Emergency and Transitional Housing and Services (ETHS), Homeless Prevention Programs (HPP) and The Emergency Food Assistance Program (TEFAP) all funded by the Maryland Department of Human Resources;
- The Emergency Food and Shelter Program authorized under the McKinney-Vento Homeless Assistance Act P.L. 100-628; and
- The Supportive Housing Program funded by the U. S. Department of Housing and Urban Development

Through its Community Housing Assistance Initiative (CHAI) and Housing Initiatives Loan Program (HILP), Howard County assists non-profits, partners and other developers of affordable housing, with funds for carrying out various types of housing development and redevelopment projects within the County. This past year, the County budgeted the (CHAI) funds for the acquisition of a group home for a Howard county non-profit and infrastructure necessary for the Roger Carter Recreational Center. The (HILP) funds were used to continue the redevelopment the Hilltop apartments (Burgess Mills Station).

In the past, the Housing Commission has assisted affordable homeownership and rental projects by donating land (by way of long-term ground lease), the use of local, State and federal mortgage programs and assisting developers to obtain low-income housing tax credits. Examples of projects that have received funding support include, Port Capital, Parkview at Emerson and Patuxent Square and Ellicott Gardens and Monarch Mills (Guilford Gardens) rental communities.

Route 1 Corridor Revitalization

The Route 1 Corridor Revitalization is on-going, however Howard County's focus shifted temporarily to Ellicott City. Ellicott City is now a Sustainable Community and is receiving both state and federal dollars for re-development. This focus will shift back to the Route 1 corridor when the pending status of Route 1 changes to actually becoming a Sustainable Community.

MIHU did award 12 Howard County residents units in the Route 1 Corridor in FFY12. .

For more information on the Route 1 revitalization efforts, please see the Howard County Web site at: http://www.co.ho.md.us/Departments.aspx?ID=4294967369#Corridor_Studies

- c. How matching requirements were satisfied.

HOME Program

The HOME Program requires that participating jurisdictions (PJs) provide matching funds amounts equal to 25 percent of the total HOME funds expended, less administrative funds. This match must come from non-federal funds. Generally, properties acquired at below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations or local developers are some of the sources used to meet the matching requirement. For FFY12, Howard County's match liability was reduced to 0% as a result of the federally declared disaster caused by Tropical Storm Lee.

MANAGING THE PROCESS

Ensure compliance with program and comprehensive planning requirements

The HOME and CDBG Programs are administered by The Howard County Department of Housing and Community Development. During FFY12, the department continued to implement systemic changes in its subrecipient management practices as well as in its overall project management and daily operational activities. The department continues to realize the extraordinary benefits of dedicated grants management staffing, having hired a new Grants Administrator and HOME Program Specialist that began work in FFY12 along with the Grants Support Specialist in place as of 2008.

In the area of subrecipient management, applications for funding are received on an annual basis from non-profit organizations. Applications are reviewed against the goals and objectives identified in the Consolidated Plan to determine whether the project or activity is consistent. All applicants ensure that eligible activities meet the requirements of the applicable federal regulations. Organizations receiving funding under the CDBG and HOME programs are obligated to provide both programmatic and fiscal reports to ensure that activities are being carried out in the manner prescribed in Grant and Subrecipient Agreement Statements of Work. Quarterly, periodic reports, on-site monitoring and technical assistance visits along with regular communication, provide an opportunity to observe the effectiveness of project/ service delivery. Regarding fiscal accountability, the County is required to conduct an annual single audit, which is performed by an independent auditor. All organizations submitting applicants for CDBG and HOME funding are required to submit the most recent copy of their organization's audit report.

CITIZEN PARTICIPATION

1. Provide a summary of citizen comments

A Public Notice and Notice of Public Hearing for the FFY12 CAPER were published on August 29, 2013. The Notices were published in the Howard County Times and Columbia Flier. The notice indicated that citizens had until September 24, 2013 to submit written comments on the contents of the CAPER and stated that a Public Hearing was scheduled for September 19, 2013. ? persons attended the Public Hearing and ? written comments were received by the September 29, 2013 deadline.

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan.

For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the report period, and the geographic distribution and location of expenditures.

Total amount of reported funding (including program income) as of June 30, 2013 is shown below.

HUD FUNDING AND EXPENDITURES SUMMARY						
Source		Grant Amount	Program Income	Total FFY12 Expenditures	Amount Expended (prior years)	Total Amount Expended
Community Development Grant Program	Block	\$896,564.00	\$	\$	\$	\$
HOME Partnerships Program	Investment	\$311,508.00	\$0	\$	\$	\$
TOTAL						

Grantees are encouraged to include maps in describing the geographic distribution and location of investments (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

Geographical Distribution and Location of Expenditures

The County's CDBG and HOME Programs provide funding to a variety of initiatives and programs to assist low- and moderate-income persons who are residents of the County.

These programs are described in detail in this report. **The County continues to distribute its allotment of CDBG funds on a broad countywide basis** and does not dedicate substantial resources to specific targeted areas.

There has been a larger increase in the Asian Population in West Friendship area of Howard County. Most minority residents live in eastern Howard County with lesser concentrations in the western areas of Cooksville, West friendship and Clarksville. Based on the 2010 Census, the project that has a specific geographic distribution, noted below, has a higher area of minority concentration. However, the majority of African Americans live in parts of Columbia, Elkrige and Laurel. The densest concentration of African Americans is located in six census tracts in Columbia. The densest Caucasian populations are located in Columbia, Ellicott City and parts of Laurel and Elkrige. Compared to other minorities, Asians and Pacific Islanders, although relatively small in numbers, are more dispersed throughout the County. They are primarily concentrated, however, in Columbia, Ellicott City and parts of Laurel and Elkrige. Most Hispanics live in parts of Columbia, Laurel, Elkrige and Ellicott City with the greatest concentrations living in two census tracts in Columbia and one in Laurel. For additional details on the 2010 Census, go to <http://2010.census.gov/2010census/popmap/>.

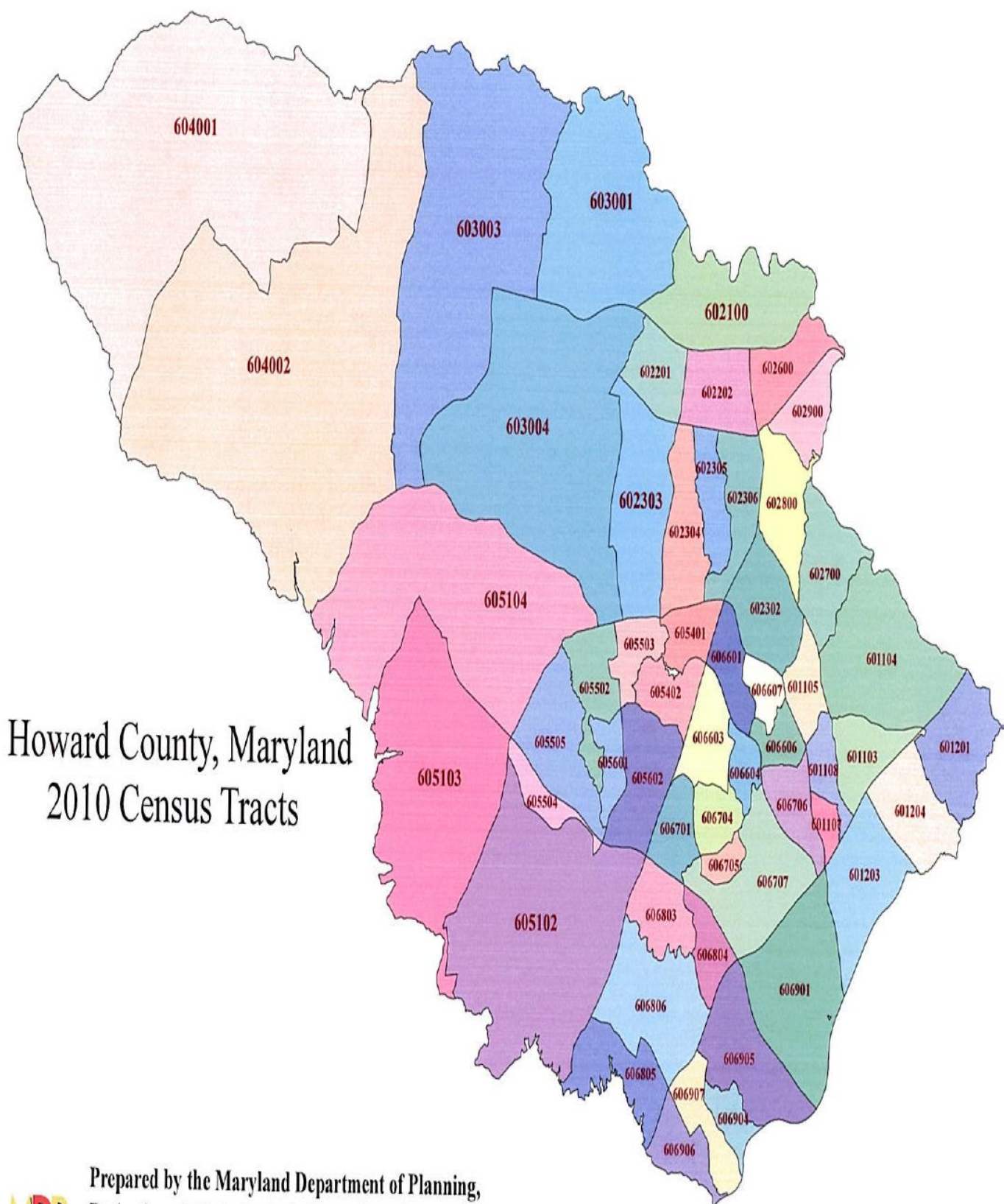
Only one project is targeted to a specific geographical area. The Roger Carter Homework Club/Teen Center Program addresses Goal 4 of the Consolidated Plan.

Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.

The Hilltop Homework Club at Roger Carter Program targets the students and youth of the Hilltop apartment community.

In Program Year 2012, the re-development of the Hilltop community, into Burgess Mill Station, utilized both CDBG and HOME funds to target and further address the need for more affordable housing in the Ellicott City area of Howard County.

CDBG and HOME funds are used countywide and support projects and activities that meet the needs of low-moderate income individuals and families. Demographic information is reported on quarterly reports and entered into the IDIS database. Please refer to IDIS Report CO4PR03 (CDBG Activity Summary Report for Program Year 2012) for minority and ethnicity demographics for projects that occurred during the 2012 report year.



Howard County, Maryland 2010 Census Tracts



Prepared by the Maryland Department of Planning,
Projections & Data Analysis / State Data Center
Source: U.S. Census Bureau, 2010 Census

MAPS OF AREAS OF MINORITY CONCENTRATION, RACE AND ETHNICITY

S1701

POVERTY STATUS IN THE PAST 12 MONTHS

2006-2010 American Community Survey 5-Year Estimates

Thematic Map of Percent below poverty level; Estimate; RACE AND HISPANIC OR LATINO ORIGIN - One race - Black or African American

Geography by: Census Tract

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

Legend:

Data Classes

- 0.0 - 2.4
- 3.4 - 6.6
- 7.2 - 11.7
- 14.4 - 18.3
- 26.2 - 32.7

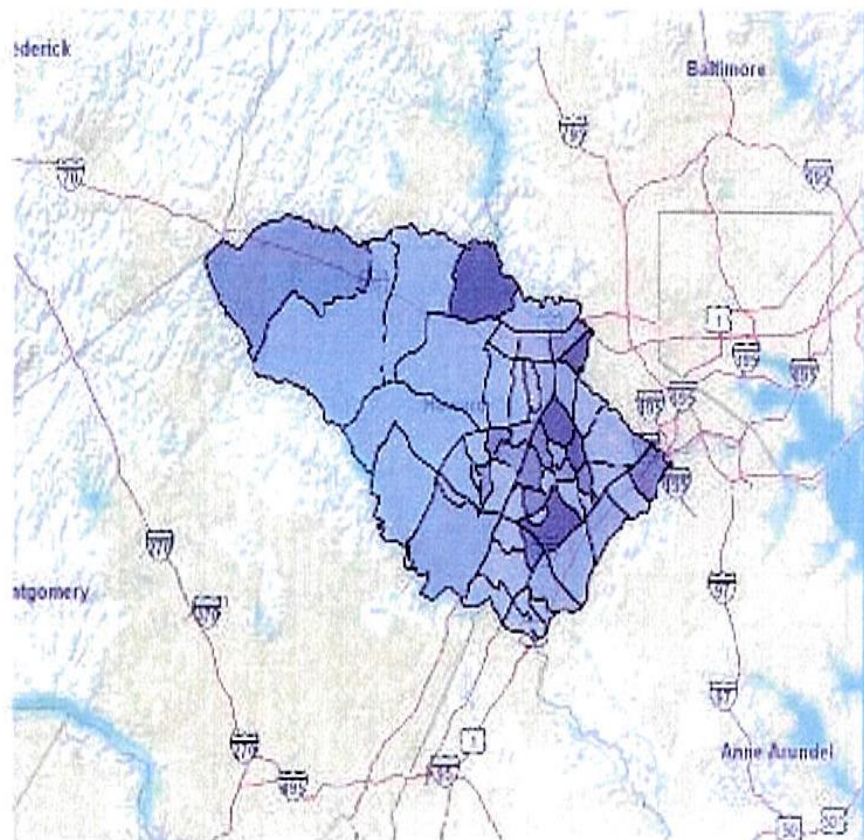
Boundaries

- State
- '10 County

Features

- Major Road
- Street
- Stream/Waterbody

Items in grey text are not visible at this zoom level



S1701

POVERTY STATUS IN THE PAST 12 MONTHS

2006-2010 American Community Survey 5-Year Estimates

Thematic Map of Percent below poverty level; Estimate; Hispanic or Latino origin (of any race)

Geography by: Census Tract

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

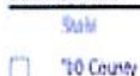
Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

Legend:

Data Classes



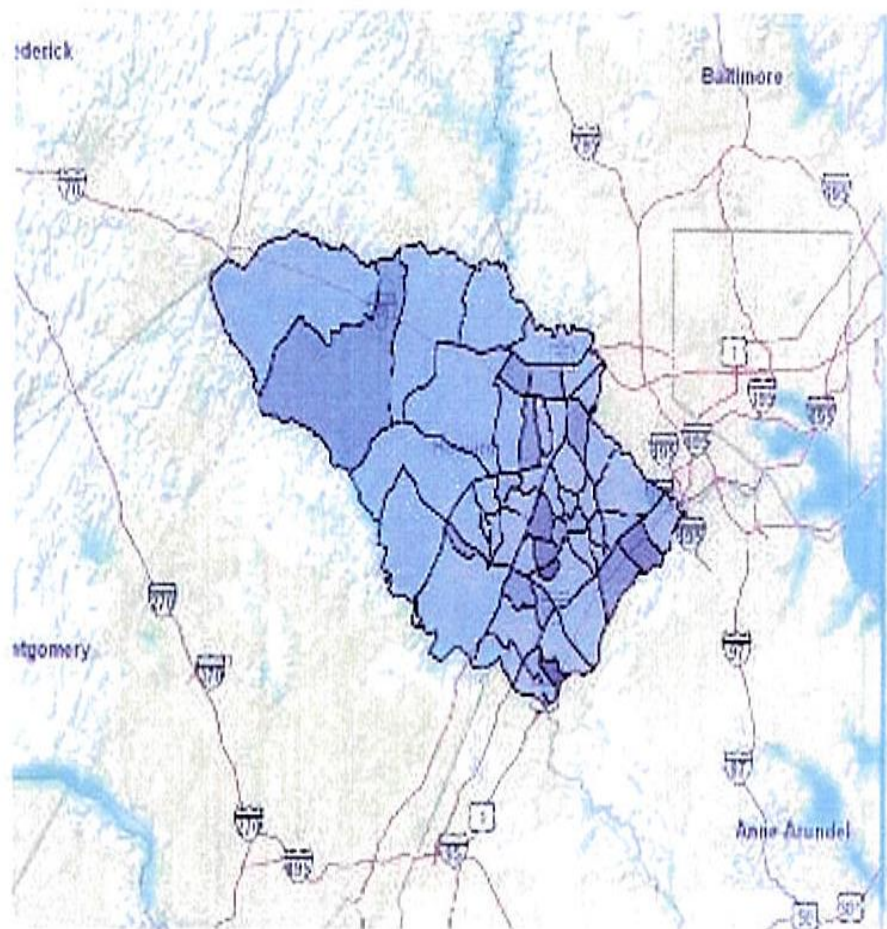
Boundaries



Features



Items in grey text are not visible at this zoom level



S1701

POVERTY STATUS IN THE PAST 12 MONTHS

2006-2010 American Community Survey 5-Year Estimates

Thematic Map of Percent below poverty level; Estimate; RACE AND HISPANIC OR LATINO ORIGIN - One race - Asian
Geography by: Census Tract

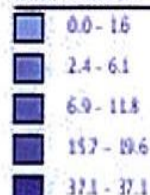
Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

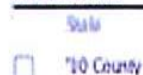
Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, for 2010, the 2010 Census provides the official counts of the population and housing units for the nation, states, counties, cities and towns. For 2006 to 2009, the Population Estimates Program provides intercensal estimates of the population for the nation, states, and counties.

Legend:

Data Classes



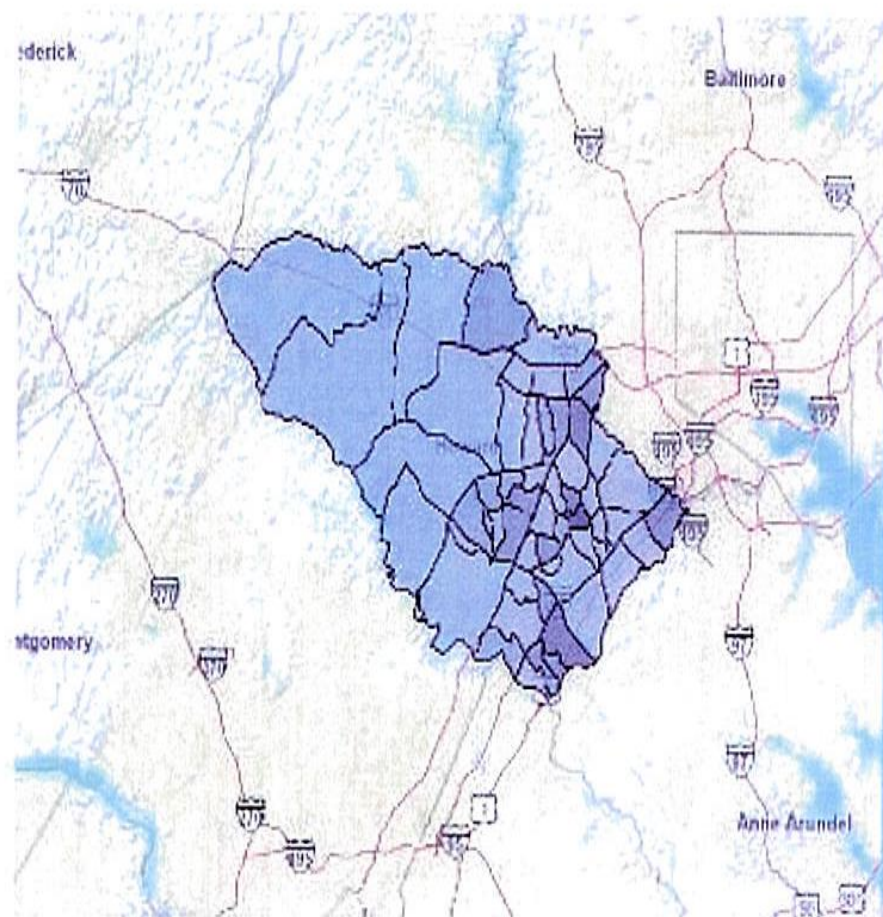
Boundaries

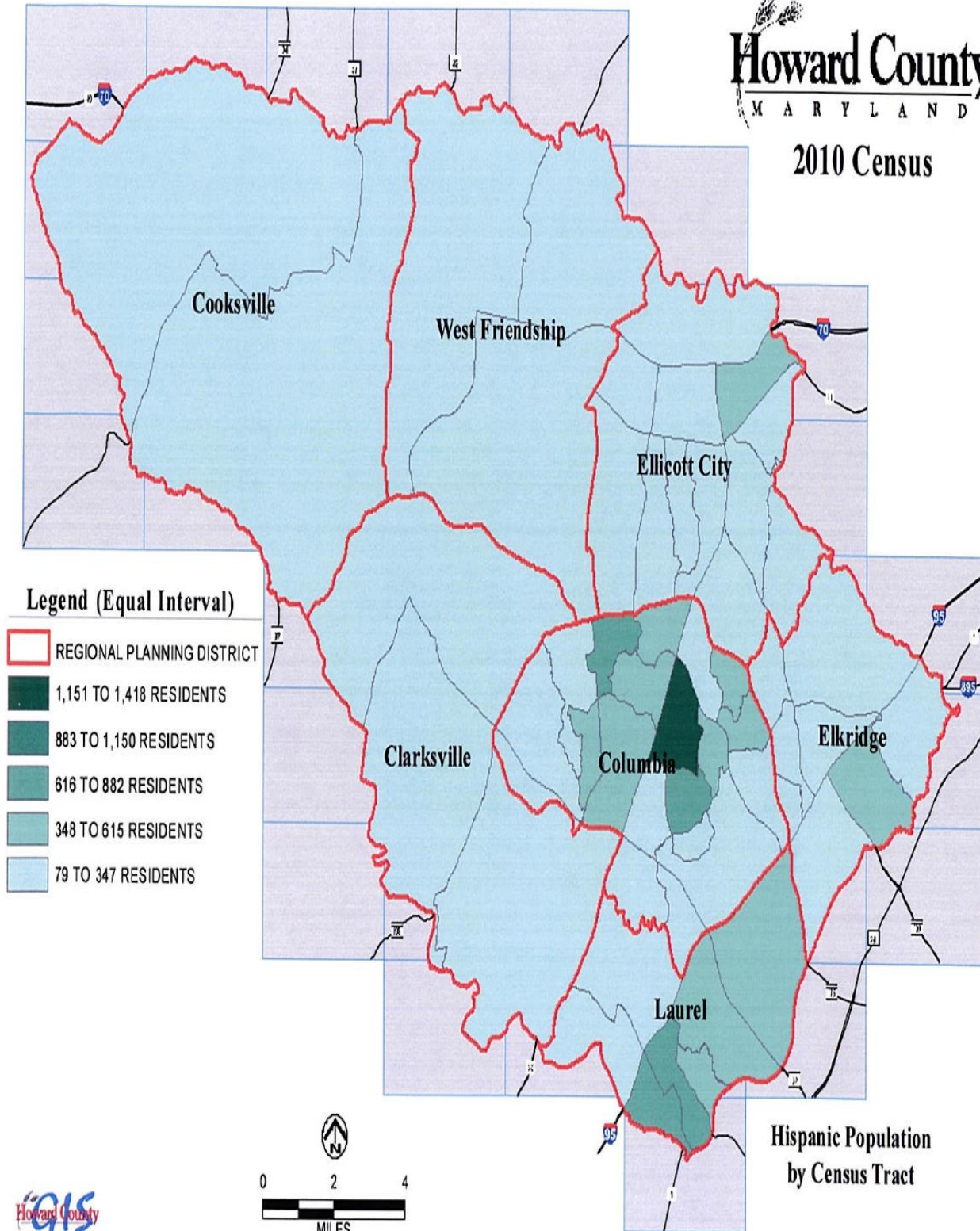


Features



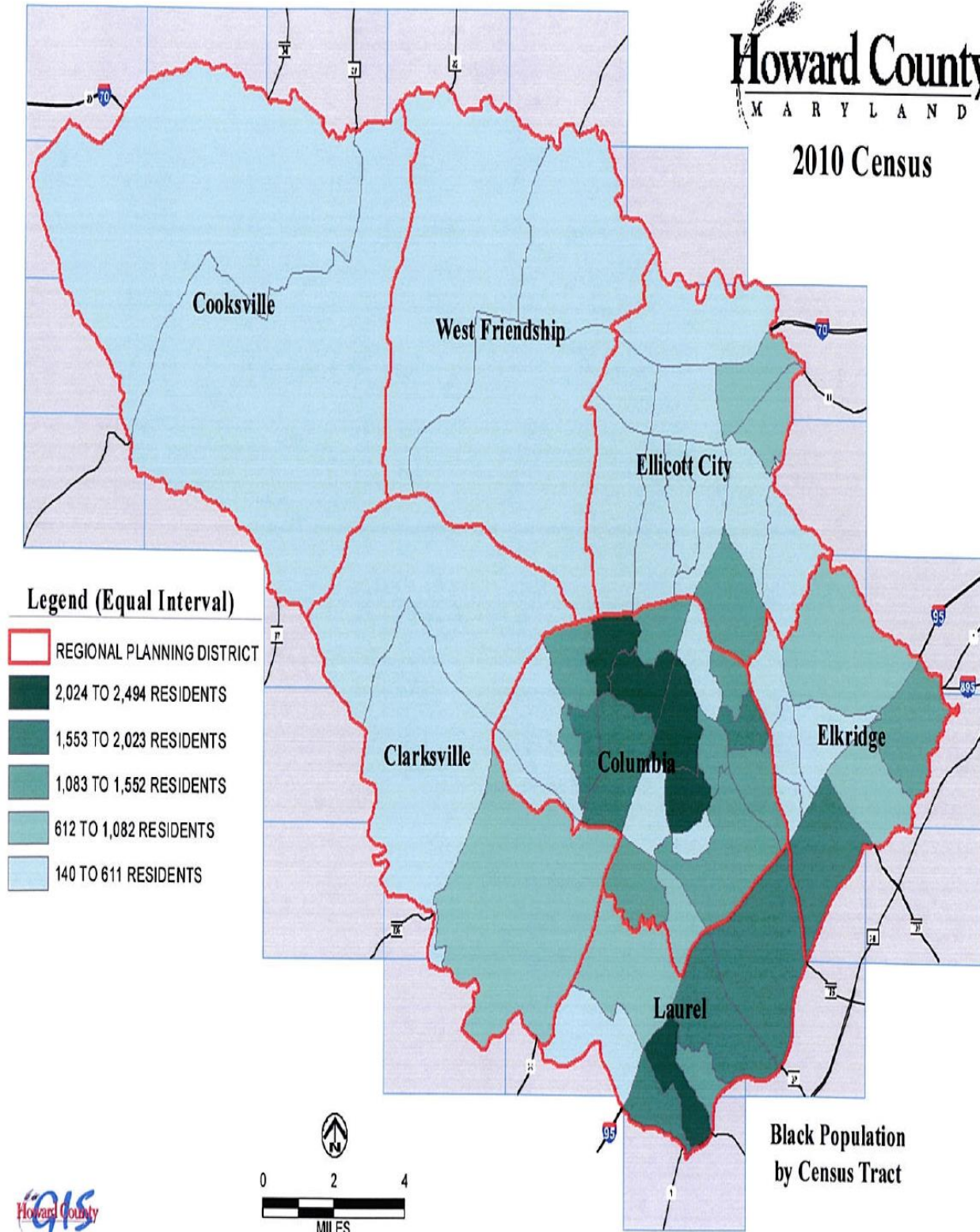
Items in grey text are not visible at this zoom level





Howard County MARYLAND

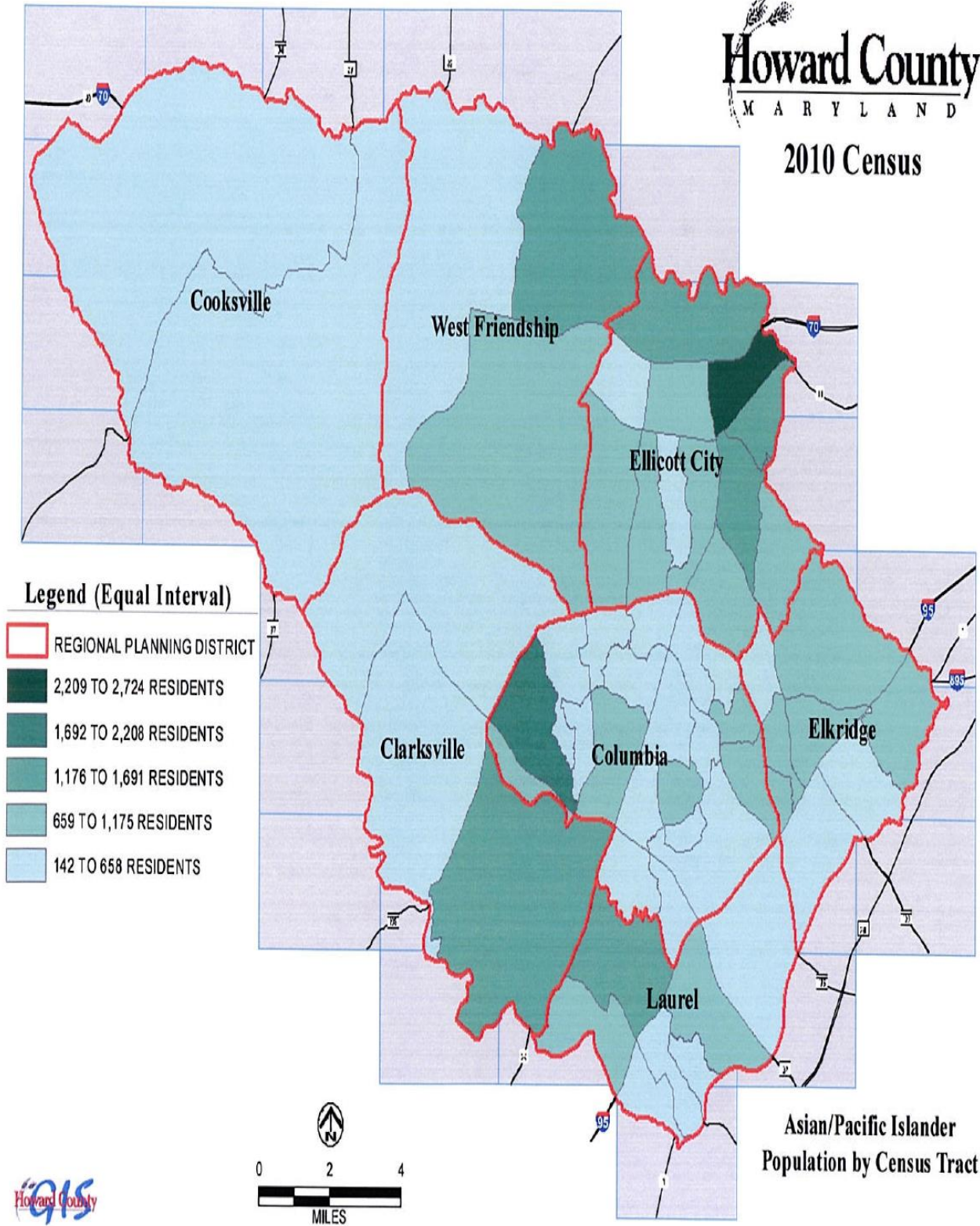
2010 Census



Howard County

MARYLAND

2010 Census



INSTITUTIONAL STRUCTURE

Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Overcome Gaps in Institutional Structures

Currently there are no gaps in the institutional structure. The Howard County Department of Housing and Community Development (DHCD) is one of 17 departments that comprise County government. The Director of the DHCD reports to the County Executive. DHCD has a Housing and Community Development Board (HCDB) that proposes policy and makes recommendations for approval of County Housing and Community Development loan and grant programs. The (HCDB) advises the County Executive on housing policy and community development activities.

The County Housing Commission is a separate legal entity that serves as the Public Housing Authority for the purpose of developing and managing housing for low and moderate-income persons. There is a close working relationship between DHCD and the Housing Commission.

Enhance Coordination

DHCD and the Housing Commission work jointly to implement homeownership and rental projects. The front-end advice of the Department of Planning and Zoning and the Department of Public Works is critical to the timely and effective implementation of development projects.

DHCD works closely with Department of Citizen Services to implement related programs. The Department of Citizen Services oversees the County's Community Service Partnership Program. In addition, both agencies coordinate with non-profit providers in the County that put into action various housing and community development initiatives including the delivery of public service programs.

This Department works closely with the human service community including faith-based organizations that participate in the County's Continuum of Care. DHCD is a member of the Association of Community Services, a network of Howard County human service providers whose mission is to promote a comprehensive system of quality human services available and accessible to all residents. Department staff works with a number of agencies and serve on various committees including the Local Children's Board, Healthy Families of Howard County, and the Association of Community Services, and the Board to Promote Self Sufficiency.

MONITORING

Describe how and the frequency with which the grantee monitored activities.

Monitoring

DHCD is responsible for monitoring progress on meeting the goals in the Consolidated Plan. Numerous nonprofit organizations implement a variety of programs to meet these goals. DHCD engages in an ongoing process of monitoring and reporting the accomplishments of agencies implementing programs identified in the Action Plan as well as reporting on the progress made in reaching the goals outlined in the five year Plan. Each project is reviewed for compliance with all federal and state regulations to ensure project goals and federal regulations are met.

Periodically throughout the year, DHCD reviewed projects, conducted site visits, hosted technical assistance and training sessions and investigated projects that were making slow progress and/or had not been completed within expected timeframes. In compliance with HOME regulations, the County conducts on-site inspections and monitors all contract

obligations associated with this program. DHCD continues to work closely with the HUD regional office to ensure ongoing compliance with federal regulations.

As previously stated, DHCD has a designated Compliance and Monitoring Officer whose job encompasses the monitoring of all parties who receive federal, state and local funding.

In February, 2012 annual HOME on-site monitoring visits were conducted at Patuxent Square and Bridges to Housing Stability. In March 2012, annual HOME on-site monitoring visits were conducted at Port Capital Village, B.B. Homes, and Torrent Row projects. In April 2012 an on-site monitoring visit was conducted for the 11 HOME assisted units at Morningside Park and in June 2012, an on-site monitoring visit was conducted at Monarch Mills for the 11 HOME assisted units.

Bridges to Housing Stability – All updated documents were provided. Fair Housing signage was still in place and visible.

File Review & Inspection: All six (6) HOME tenant files were reviewed and two (2) randomly selected units and the common areas were inspected. Both units (2) needed minimal repair. The violations were abated within thirty (30) days. The tenant files were complete and in order. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the High HOME rent limits.

Port Capital – All updated documents were provided. Fair Housing signage was still in place and visible.

File Review & Inspection: All four (4) HOME tenant files were reviewed and two (2) randomly selected units and the common areas were inspected. Both units(2) needed minimal repair. The violations were abated within thirty (30) days. The tenant files were complete and in order. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the High HOME rent limits. The physical inspection of the unit found it to be in excellent condition.

Patuxent Square – All updated documents were provided. Fair Housing signage was still in place and visible.

File Review & Inspection: The tenant file documentation was up-to-date and in full compliance. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the High HOME rent limits. The physical inspection of the unit found it to be in excellent condition. The common areas were also inspected and found to meet standards with no repairs needed.

B.B. Homes – All updated documents were provided. Fair Housing signage was still in place and visible. B.B.Homes is two single family homes which serve as group homes.

File Review & Inspection: All six (6) HOME tenant files were reviewed and one (1) randomly selected units and the common areas were inspected. The unit needed minimal repair. The violations were abated within thirty (30) days. The tenant files were complete and in order. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the High HOME rent limits.

Torrent Row – All updated documents were provided. Fair Housing signage was still in place and visible. Torrent Row is one single family unit that serves as a group home.

File Review & Inspection: All six (6) HOME tenant files were reviewed and the unit and the common areas were inspected. The unit needed minimal repair. The violations were abated within thirty (30) days. The tenant files were complete and in order. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the High HOME rent limits.

Morningside Park – All updated documents were provided. Fair Housing signage was still in place and visible.

File Review & Inspection: All eleven (11) HOME files were reviewed and three (3) units were inspected. The complex was in the midst of interior renovations and the progress was steady. The only file issues were the tenant file inconsistency with the types of forms and/or addendums used for leasing. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the Low HOME rent limits. The physical inspection of the unit found it to be in excellent condition.

Monarch Mills – All updated documents were provided. Fair Housing signage was still in place and visible.

File Review & Inspection: All eleven (11) HOME files were reviewed and three (3) units were inspected. The complex was in the midst of interior renovations and the progress was steady. The only file issues were the tenant file inconsistency with the types of forms and/or addendums used for leasing. Annual inspections and certifications were up-to-date and the rent structure is in accordance with the Low HOME rent limits.

2. Describe the results of monitoring including any improvements.

During the reporting period, DHCD monitored all underway activities in varying degrees. Most activities were remotely monitored through performance reports and information provided with reimbursement requests. Staff will continue to utilize a combined method of desk audits and site visits for all Subrecipients and partnering agencies implementing projects with CDBG and/or HOME funds. Please see the above for HOME Monitoring during FFY12. End of Year monitoring of all FFY12 CDBG Subrecipients will begin in October 2013.

3. Self-Evaluation

a. Describe the effect programs have in solving neighborhood and community problems.

Howard County Housing believes in working with the communities that are being affected by their development. Residential meetings allow for a time and place to listen to the community while planning and evaluating specific community projects. Public meetings give a voice to local non-profits in order to review the effectiveness of our federally funded programs. The importance of emphasizing to the public that each activity and/or project funded should and is expected to produce a measureable benefit to County residents is highlighted during these meetings.

In FFY12, Howard County Housing attended three (3) residential meetings for the community members and residents of the Hilltop Apartments, where the redevelopment of Hilltop into

Burgess Mill Station is taking place, as well as the redevelopment of the Roger Carter Center. HCH also held two (2) Community Input Meetings related to the redevelopment of Hilltop. The residential meetings were held at the Tiber Hudson Apartment Complex, the Community Input Meetings were held at the Roger Carter Center and the North Laurel Community Center.

Howard County Housing is represented on a number of local boards, committees and workgroups to ensure that overall programming is reflective of the expressed needs and concerns of the community at large. CDBG funding has been used to provide infrastructure for housing development projects and to acquire land for the construction of housing for rental and home ownership. HOME and CDBG funds have been used to improve housing occupied by the elderly and person with disabilities. A community Safehouse Project is being assisted with CDBG fund.

CDBG funds continue to be vital tool providing services to Howard County's most vulnerable populations through funding of local non-profit providers who offer higher education, homeless shelters, child day care and afterschool programs for at-risk youth and services for seniors and persons with disabilities.

- b. Describe the progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

DHCD in partnership with the DCS and non-profit providers used CDBG funds to implement a multi-faceted strategy to move homeless and subsidy-dependent residents to economic and housing self-sufficiency. The County has been able to leverage CDBG, state and private funds to reach affordable housing goals. The chart below identifies Consolidated Plan goals, activities, outputs and dollars associated with the project or program.

Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		
Strategy: Creation of sustainable, cash flowing, mixed income communities.		
Strategy: Homeownership Assistance to include shared appreciation and housing targeted to households between 60% and 80%. Of AMI.		
Strategy: Continue to expand, modify and market existing homeownership programs for low/moderate income buyers.		
Strategy: Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs.		
Program	Funds	FFY 2012 Output
Burgess Mill Station	\$233,979.75	147 units
SDLP	\$9,334.00	1 units
Goal 2. Homelessness - Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a "Housing First" approach to homelessness prevention and intervention.		
Strategy: Provide emergency shelter to individuals and families that are newly homeless.		
Strategy: Acquire Public Facility to house individuals who are newly homeless		
Strategy: Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care.		
Program	Funds	FFY 2012 Output
Homelessness Prevention	\$19,165.60	99 people
Emergency Public Facility	\$24,000.00	92 people

Goal 3. Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiency.		
Strategy: Support Programs and initiatives that improve/increase access to a variety of employment opportunities for low-moderate income persons by promoting geographical or occupational mobility and up skilling current para-professional workers to professional or management certified employment levels. Strategy: Rehabilitate group home for persons with disabilities. Strategy: Continue to support programs that serve low to moderate-income elderly homeowners and those with disabilities to rehabilitate their homes to meet emergency needs and/or improve accessibility.		
Program	Funds	FFY 2012 Output
Homeownership Counseling	\$4,737.19	75 people
RENEW	\$74,473.11	12 people
Goal 4. Community Sustainability – To plan, design and support local regional projects and initiatives that incorporate such elements as: green technology, pollution prevention technology, community-based amenities and services, environmental restoration, and long-term, resource-rich public and private partnerships that can persist across generations.		
Strategy: Support the development of community-based facilities that meet the needs of senior residents, working families and local businesses. Strategy: Encourage collaborations around developing physical, environmental, economic and social assets that highlight the importance of creating communities where people want to “live and work, now and in the future.		
Program	Funds	FFY 2012 Output
Hilltop Homework Club	\$23,623.14	18 people
Goal 5. Resource Management - Foster intra-governmental and public/private partnerships that promote effective and efficient use of tangible resources such as goods and equipment, financial and labor resources.		
Strategy: Administer and monitor entitlement programs under the Consolidated Plan		
Program	Funds	FFY 2012 Output
N/A	N/A	N/A

- c. Describe how the grantee provided decent housing and a suitable living environment and expanded economic opportunity principally for low- and moderate-income persons.

The Department has not been as successful in assisting low-income families, those at or below 30% of AML in acquiring homes. These families require additional assistance in the form of direct /deferred loans and there are no funding sources for these loans.

- d. Indicate any actions falling behind schedule.

Currently there are no activities that have fallen behind schedule. During the FFY12 Program Year, the department continued to insist that projects work on schedule by maintaining an acceptable expenditure rate. By the end of the program year, 36% of FFY12 CDBG-funded activities had been successfully completed or the funds have been scheduled to be reprogrammed. There are 2 activities with large multi-year funding commitments that have not been expended as of June 30, 2013.

- e. Describe how activities and strategies made an impact on identified needs and identify indicators that would best describe the results.

(See Below)

- f. Identify barriers that had a negative impact on fulfilling the strategies and overall vision

The lack of cost affordable rental housing, combined with the population increase of residents who are low- and moderate-income families (with incomes at or below 80% of AMI) is a major barrier. Average rents continue to increase and further prohibit families from becoming self-sufficient. The properties mentioned throughout this CAPER for both FFY12 and the future highlights Howard County's strategy to produce more cost-effective affordable rental units.

The disparity between the cost of housing and available employment, along with inflation and housing costs for both buyers and renters, will push residents out of Howard County in the future.

CDBG funds were used to promote education with our CBDO, Howard Community College Education Foundation, Inc., to facilitate education toward low-moderate income families in the nursing field. This field is important in Howard County due to the high need for residents under 60% of AMI to increase their earning potential. Furthermore, the nursing field is experiencing a demand with the expansion of Howard County General Hospital and Howard County's affiliation to 4 other area hospitals.

For aspiring homeowners, the County's Moderate Income Housing Units (MIHU) Program and the Shared Appreciation Program are two of the products available to assist moderate-income persons. However, when the prices of homes decrease, the MIHU regulations can be a barrier to providing MIHU units. This barrier existed in FFY10 and Howard County resolved this issue with Council Bill 10-2011.

Council Bill 10-2011 states that when the market price of a designated MIHU is 90% or more of the market price for the same type of unit, the developer/builder must pursue one of three alternatives. One, the developer/builder may substitute off-site units by purchasing, rehabbing, and selling existing foreclosed properties. Two, the developer/builder may opt to provide 1/3 of the required number restricted units as low income units; i.e., affordable to persons at 60% of the Howard County median. Or three, the developer/builder may pay a fee in lieu of the required MIHUs.

The MIHU regulations require affordable pricing calculations on January 1 and July 1 each year. For the first time since 2008, the Howard County area median income decreased from \$101,771 for FFY11 to \$98,853 for FFY12. This decrease had both a positive and a negative effect. The lower household income limits disqualified some applicants that had been income eligible to participate in the program in the past, but also lowered the MIHU prices so that lower income households could qualify for more affordable rental and homeownership opportunities. Another barrier to homeownership for applicants is low credit scores. The Department, in partnership with Consumer Credit Counseling Service of MD and DE, Inc. offers quarterly workshops that help prospective applicants address their credit to increase their future credit scores prior to applying. CCCS participated in 4 MIHU workshops and 12 homebuyer counseling classes in FFY12.

Lastly, due to the lower HUD median income limits, it is more difficult to use the CDBG and HOME direct loan programs to assist low- and moderate income families in becoming homeowners in Howard County. Fortunately, the Howard County Settlement Down-Payment Loan Program (SDLP) helps offset the barrier of being able to afford the monthly mortgage of an affordable unit/home but not being able to afford the settlement cost. The SDLP program provides a deferred loan to low- to moderate income homebuyers that will help pay for the initial downpayment and closing costs associated with purchasing a home.

- g. Identify whether major goals are on target and discuss reasons for those that are not on target.

Major goals are currently on target. The program areas to which the department will continue to dedicate significant time and resources are the development and implementation of its affordable housing development activities and the ongoing implementation of Community Housing Development Organizations (CHDO).

- h. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

DHCD continues to address the shortage of affordable housing facing the residents of Howard County. DHCD has partnered with a wide base of local public/private entities to continue to improve land use regulations, offer incentives, financing and evaluate requirements that might be potential barriers to the development of affordable housing.

HOME Program Accomplishments

DHCD received Pre Award approval for the commitment of \$1,600,000.00 of HOME funds for Burgess Mill Station. The length of the commitment is 7 years. Once completed, the project will produce 198 units of affordable mixed-income housing.

CHDO activities completed during the program year included the successful completion of a new CHDO project. iHomes constructed two (2) units which will provide permanent housing for up to eight (8) psychiatrically disabled adults in need of affordable housing combined with support services.

The Properties Information:

CHDO Property #1
8031 Donald Avenue
Jessup, MD 20794

New construction of a four bedroom, two bathroom, single family group home for up to four psychiatrically disabled adults

CHDO Property #2
8035 Donald Avenue
Jessup, MD 20794

New construction of a four bedroom, two bathroom, single family group home for up to four psychiatrically disabled adults

LEAD-BASED PAINT

Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Evaluate and Reduce Lead Based Paint Hazards

The County has been diligent in addressing the hazards of lead-based paint; the Housing Department Staff completed certified HUD lead-based paint training courses and are now qualified to conduct visual inspections. When clients are using financial assistance through the County's programs all units built prior to 1978 must be inspected for lead-based paint hazards. All clients received a pamphlet about lead safety requirements with the Management Company or owners retaining a signed copy of the certification of accuracy completed at each initial lease up.

During the program year, 3 units were in need of inspection as they were being rehabilitated.

According to the Maryland Department of Environment, there were 2 lead poisoning cases reported in Howard County, MD during FFY10. Howard County has a population of children reported to be 25,645 with a number of children tested as 2,631 which is 10.3 percent of the population. Howard County retains a low number of children with high levels of lead exposure, based on the housing being constructed after 1978.

MDE lead testing statistical data for FFY11 will be available during October 2012.

HOUSING

Describe actions taken during the last year to foster and maintain affordable housing

Foster and Maintain Affordable Housing

The cost of housing and lack of affordability in Howard County continue to pose challenges to assisting low- and moderate income persons in becoming homeowners. The County continues to use a variety of programs to achieve the goal of affordable home ownership. The County's Moderate Income Housing Unit Program (MIHU) has great potential to create affordable housing units. Another important County program is the Shared Appreciation Program formerly known as the Shared Equity Program, which is funded by the Housing Commission. The County also utilizes several direct loan programs to achieve affordable homeownership. In order to participate in the County's direct loan programs, each potential homeowner must complete housing counseling to be eligible for loan assistance.

The State of Maryland Community Development Administration (CDA) and Downpayment and Settlement Expense Loan Program (DSELP) programs offer low mortgage interest rates and assistance with closing costs for low- to moderate income households. These programs can be used in conjunction with Howard County affordable housing programs to increase homeownership opportunities for low- to moderate-income households.

The County has implemented two types of rehabilitation programs. Both are available to the homeowner if the unit is the primary residence and the owner meets the income eligibility requirement. The first program is operated by the Howard County Department of Citizen Services- Office on Aging and serves elderly and handicapped individuals providing emergency repairs as well as rehabilitation to make the units more accessible enabling this population to age in place and to provide both groups the ability to live as independently as possible. The second program is the Substantial Housing Rehabilitation Program which has been suspended until further notice due to staff turnover.

1. Home Ownership

The above programs and other home ownership programs are described in more detail below. Several programs have been suspended pending policy and procedure amendments. Table 2, Affordable Housing through Home Ownership, provides a list of specific accomplishments for each home ownership program during the reporting period.

The table shows cumulative accomplishments, units after construction and a comparison of the five-year Consolidated Plan goals. Units are shown on the chart after completion of construction because these types of projects can take several years to complete and activities (from initial plans to land acquisition) have occurred during the cumulative reporting period.

- 2. Moderate Income Housing Unit Program (MIHU)** – The MIHU Program is an inclusionary zoning program that requires developers of new housing in specific zoning districts to sell or rent a portion (generally 10% or 15%) of the dwelling units to households of moderate income. The County established the MIHU program in 1996. MIHUs are sold or rented through Howard County Housing, at affordable sale prices and rents. The Department uses a lottery system to select potential homeowners for the available for-sale properties. Individuals or families wishing to participate must complete an application form during an open enrollment month. Eligibility is based on factors that include income, assets, and household size. Once applicants are certified as eligible, their names are placed on a waiting list. When an MIHU lottery is scheduled for available units, applicants determined to be eligible and pre-qualified for a mortgage are invited to participate in a lottery. Potential renters can apply for MIHU rental units directly at the apartment communities. Rental units are available throughout the year on a first come, first serve basis. (For additional information on the MIHU Program go to: www.howardcountymd.gov)

During FFY 2013, 14 lotteries were held and 25 applicants were selected as potential homebuyers. It is estimated that 1,000 units will be available to the Department in the next five years. Listed below are the MIHU home ownership projects that are in various stages of development:

- **Dorset Gardens** – Construction of 125 new townhomes on Rt. 1 in Elkrigde began in September 2012. Four (4) townhomes have been purchased by income-eligible MIHU homebuyers. There will be 20 additional MIHU townhomes offered for sale over the next 12-18 months.
- **Elkrigde Crossing** – The MIHU program requires existing MIHU homeowners to offer a first right of purchase to Howard County Housing when they want to sell their units. This restriction helps keep affordable units in the program and provide affordable housing opportunities to new MIHU buyers. Two (2) existing units were resold to new MIHU homeowners in FFY12.
- **Ellicott Crossing** – A new community of 154 townhomes began construction in Ellicott City in Spring 2013. There will be 16 MIHU homes in this development. One (1) of the homes was awarded at a lottery at the annual Come Home to Howard County Housing Fair in April 2013. Three (3) other homes are under contract for completion by the end of 2013.
- **Gatherings at Jefferson Place** – The project was completed in December 2012. There are 9 MIHU homeowners in this community of 135 age- restricted condominium units. Due to a lack of income eligible applicants over age 55 listed in the MIHU database, 4 of the MIHU condominiums were released from the program at the end of the 120-day marketing priority period.
- **Howard Square** – The developer of this community on the Route 1 Corridor in Elkrigde plans to build 413 townhomes and 654 rental apartments over the next few years. For FFY12, two (2) MIHU applicants became new townhome owners in this development bringing the total to 7 additional lotteries are planned for FFY13.
- **Legacy at Cherry Tree** – In FFY11, alternative compliance was requested by the developer of this age-restricted condominium community. By working with the developer,

the Department was able to offer some of the units to moderate-income purchasers (MIHU) and some of the units to low-income purchasers (LIHU). The developer also requested changes to the site development plan with the County. The number of total units was reduced to 112. For FFY12, there was one (1) MIHU settlement. One (1) additional MIHU homeowner is scheduled to settle in July 2013. Two (2) LIHUs will be awarded at an upcoming lottery.

- **Riverwalk** – A development of 58 homes, Riverwalk in Laurel is under construction. Construction is scheduled through 2014, including six (6) MIHU townhomes. One (1) MIHU townhome has closed and three (3) are under contract for closing in FFY13.
- **Simpson Mill** – Pursuant to Section 13.402(e) of the Howard County Code, the developer requested an optional method of compliance for the MIHU requirement in the new community of 150 townhomes to be built in Columbia. Due to high construction costs, including the cost of the land, the developer stated that the number of moderate income housing units to be constructed in the development, 10% or 15 units, would render the development economically unfeasible. The request to provide 1/3 of the units as low-income units (LIHUs) instead of moderate-income units (MIHUs) was approved by the Housing and Community Development Board in December 2011. The LIHU homes will be sold to low income households earning up to 60% of the Howard County area median income. A lottery was held on June 26, 2013, and four (4) of the LIHUs were awarded as homeownership opportunities to income-eligible families.

3. Shared Appreciation Program – Another strategy of the Department is the Shared Appreciation Program. The Housing Commission holds a second mortgage on the home to secure its interest, while the homeowner retains ownership of the home. No new shared appreciation transactions were funded in FFY12; however, 1 existing shared equity unit was resold to an income-eligible family. This type of ownership allows a homebuyer or homeowner to obtain conventional mortgage financing. The 3 shared appreciation properties acquired in FFY10 are still occupied by the original moderate income households. As discussed above, this program can be used with other programs to help achieve affordability. It has been an effective program in helping low- and moderate-income families become homeowners.

4. Direct Loan Programs – The following direct loan programs are also used to assist low- and moderate-income families achieve the goal of homeownership. The County continues to use State loan programs when needed, including the Maryland Mortgage Program and Down Payment & Settlement Expense Loan Program (DSELP). The State income limits are significantly higher than the Federal income limits. For example, the State income limit for a family of 3 or more is \$118,300 (Source: www.morehouse4less.com) and under the federal programs the income limit for a family of four is \$64,200. (Source: www.hud.gov). Activities under those programs are listed below.

- **HOME Homeownership Assistance Program** – A HOME direct loan program offered in connection with available ADDI funds for first time homebuyers of units in the Cottages at Greenwood.
- **Home Ownership Opportunity Program (HOOP)** – A CDBG settlement and down payment loan program (not funded in FFY12)

5. Homeownership Counseling Programs

- **Housing Counseling Program** – The Department conducts monthly home ownership counseling classes, which are a requirement to participate in any first time buyer direct loan funding programs. During FFY 2012, 245 individuals participated in this program.

Information discussed at the workshop includes, but is not limited to, preparing for homeownership (what can you afford to buy), understanding the credit score, obtaining a mortgage, shopping for a home, preparing for the closing, and life as a homeowner (meeting financial obligations, household budgeting, reaping the financial benefits of home ownership).

- **Family Self-Sufficiency Program – Family Self-Sufficiency Program** – This HUD funded program assists Housing Choice Voucher Program residents to achieve economic independence and provides an opportunity for home ownership. This comprehensive program also helps to upgrade work skills, and provides access to training programs and employment counseling. When participants are employed, an escrow account is established and increases in earned income are matched with program funds. When contract terms are met, the account can be used for a down payment on a home as well as for other financial obligations, including educational expenses and the purchase of reliable transportation.

During FFY12, 55 families participated in this program and there was one program graduate during FFY 12.

6. CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program

– These programs are used by the department to fund eligible acquisition, construction and rehabilitation. These programs are also used to assist in the development of rental housing development projects.

7. Housing Rehab Programs

- **Housing Rehabilitation Loan Program** – The program assists homeowners in maintaining and improving properties while allowing them to remain affordable.

During FFY12 this program was not operational.

- **Home Repair and Modification Program** – The purpose of this program is to assist low- and moderate-income seniors and handicapped individuals remain in their homes.

During FFY12 this program was not operational.

8. Energy Efficiency Improvements

Monarch Mills, Columbia, MD 21046 – This project was completed in FFY 2011.

- The design of the units incorporate sustainable practices like compact fluorescent light fixtures, improved insulation (R-21 walls within all exterior walls and blown-in insulation within the Clubhouse), materials with recycled content, low-flow rate plumbing fixtures, high SEER HVAC systems, and low VOC paints, per LEED requirements. All residential units (garden apartments and senior building) comply with Fair Housing Act requirements.

Burgess Mill Station, Ellicott City, MD 210463 -147 out of 198 units were completed during FFY12

- The design of the units incorporate sustainable practices like compact Energy Star rated windows, appliances and light fixtures, improved building insulation & air sealing, materials with recycled content, low-flow rate plumbing fixtures, high SEER HVAC systems, and low VOC paints, per Enterprise Green Community requirements.

Specific Housing Objectives

1. Evaluate progress in meeting specific objectives of providing affordable housing, including the number of extremely low-income, low-income and moderate-income renter and owner households comparing actual accomplishment with proposed goals during the reporting period.

Rental Housing

Continuing the tradition of the Rouse Company's goal of providing affordable rental housing in each village through the Columbia Housing Corporation, the Department and the Housing Commission have been successful in leveraging funds to develop affordable rental units throughout the County. There are 21 Howard County multifamily residential communities that offer a combined 1,655 rent-restricted affordable units through one of several housing programs. The subsidized multifamily rental stock of Howard County includes 17 communities and approximately 1,134 total units and approximately (Source: 2012 Howard County Rental Survey).

The Department and the Commission use a variety of funding sources to develop affordable rental housing. These sources include donating land owned the County, use of local, State and federal mortgage programs, assisting developers in securing LIHTC ("low-income housing tax credits"), tax-exempt bond financing and Partnership Rental Housing Funds and providing Payment in Lieu of Taxes (PILOTS). The CDBG Community Housing Assistance Initiative and the HOME Housing Initiative Program are used to acquire land and for other eligible activities to develop affordable housing. Another important tool used to help develop affordable rental housing in recent years has been the Moderate Income Housing Unit (MIHU) program.

Listed below are several of our affordable rental projects:

- **Monarch Mills** - This 269 unit multi-family community is located at 7333 Oakland Mills Road. It was completed as of April 2012. The sources of financing included PRHP, AGM/HUD; LIHTC; Home (Howard County): MEEHA; Deferred Developer Fee/EDI Tech Grant; PILOT and a MDE Grant for Rainwater Cisterns.
- **Ellicott Terrace*** – This 60 unit multi-family community is located at 3574-1D Court House Drive in Ellicott City, MD. Of the 60 units, only 54 are leasable. The original sources of financing included MD Rental Housing Production Program, Tax Exempt MD Housing Fund Loan, Howard County, MD Financing Adjustment Factor (FAF) and Columbia Housing Corporation Loan. This project is part of the larger overall 273 unit Hill Top Master Redevelopment/ (currently known as **Burgess Mill Station**.)
- **Burgess Mill Station, Phase I**, which consists of 198 units, commenced on December 1, 2011 and will be fully completed by November 2013. The sources of financing for Phase I included LIHTC, tax-exempt bonds, PRHP, Metropolitan Baltimore Quadel, PILOT, deferred developer fee, Howard County Housing Rental Subsidy and Howard County HOME loan.

- **Burgess Mill Station Phase II**, which consists of the remaining 75 units, is estimated to be completed in FFY 2013. The proposed sources of financing are to be determined. Note, the existing 60 unit Ellicott Terrace project will be substantially rehabbed or demolished and rebuilt as part of Phase II.
- **Ellicott Gardens** – 5505 Waterloo Rd, Ellicott City, MD. 106 units; 95 one-bedroom and 11 two-bedroom units. Underground parking garage, with a number of green design features. It was completed in August 2009. The sources of financing included tax-exempt bonds, LIHTC, PRHP, Howard County RHDP Loan, deferred developer's fee, equity, and a PILOT.
- **Columbia Landing** – 8905 Tamar Drive, Columbia, MD. 300 Unit Apartment Community, of which 20% of the units are affordable to residents earning not more than 60% of Howard County median income (\$59,372 for a family of 4). The unit mix consists of both 1 and 2 bedroom units. The previous bonds were refinanced in FFY 2012.

TABLE 2. AFFORDABLE HOUSING THROUGH HOME OWNERSHIP

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during reporting period.

Housing Type	Income Range	Project	Program Year Units	Program Year Household Size	Cumulative Actual Units	Cumulative After Completion of Construction
Home Ownership	Low- to Moderate	Home Ownership Loans (SDLP) – CDBG	0	N/A	0	N/A
Home Ownership	Low- to Moderate	Home Ownership Loans (HOOP) – CDBG	0	N/A	0	N/A
Home Ownership	Low- to Moderate	Home Ownership Loans – HOME ADDI	1	2	1	1
Home Ownership	Low- to Moderate	Home Ownership Loans – SDLP – Non-CDBG	11	N/A	11	N/A (MIHU)
Home Ownership	Low- to Moderate	Maryland Mortgage Program, Down Payment & Settlement Expense Loan Program (DSELP) – 17 units included in the 58 units	20-MD Mortgage Loans and 18 DSELP Loans	Not tracked by the State	20	N/A
Home Ownership	Moderate	Mary Lane (Jessup) – CDBG (Cottages at Greenwood)	0	0	8	10
Home Ownership	Moderate	Jones Road (Jessup) – CDBG Community Legacy Area	0	To be Determined	0	0 – released from MIHU program
Rental	Low- to Moderate	Wye Avenue (Habitat) – HOME	2	To be Determined	2	2
Home Ownership	Moderate	Legacy at Cherry Tree (MIHU)	1	1	1 MIHU	112
Home Ownership	Moderate	Elkridge Crossing Condo (MIHU)	2	1	10 MIHU	96
Home Ownership	Low- to Moderate	Howard Square	5	3	5 MIHU	413
Home Ownership	Moderate	Dorset Gardens	4	4	4 MIHU	125
Home Ownership	Moderate	Gatherings at Jefferson Place (Age Restricted)	2	2	9 MIHU	135
Home Ownership	Moderate	Riverwalk	1	2	1 MIHU	58
Home Ownership	Moderate	Shipley's Grant (MIHU)	0	0	8 MIHU	332

		TOTALS AS OF 6/30/13	151	1564
Consolidated Plan 2011-2015	Proposed Units	Actual Units FFY 2011-2015		Total After Construction
Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).	40	283		3608

**TABLE 3
FFY12 AFFORDABLE HOUSING PROJECTS**

HOUSING TYPE	INCOME RANGE	PROJECT	PROGRAM YEAR UNITS	UNITS AFTER COMPLETION
Family Rental Housing	Low to Moderate	Formerly Hilltop Phase I Currently Burgess Mill	147	198
		TOTALS AS OF 6/30/13	406	669
	Proposed Units	Actual Units	Total After Construction	
Goal 1. Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).		240 (5 years)	406	669

Section 215 Housing

Section 215 refers to the qualifications as an affordable housing pursuant to Section 215 of the HOME Investment Partnerships Act. HUD's regulations at 24 CFR 92.52 and 24 CFR 92.254 further defines the qualifications for rental housing is that which does not exceed the fair market rent in the area or which does not exceed 30 percent of household income for a household earning 65 percent of the area's median income. The regulations also define affordable owner occupied housing as that, which has an initial purchase price that does not exceed 95 percent of the median purchase price of a comparable unit for the jurisdiction, or has an estimated appraised value at acquisition that does not exceed the limit. Section 215 housing accomplishments include assistance provided to very low, low- and moderate-income renters and homeowners. The number of homeless families is also reported. The chart below reflects assistance provided by HOME funds and other federal resources requiring an affordability period. CDBG housing programs are not reflected, as the program design does not have an affordability period.

Table 3: Annual Affordable Housing Completion Goals

Grantee Name: Howard County Program Year: FFY12	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<u>BENEFICIARY GOALS</u> <u>(Sec. 215 Only)</u>						
Homeless households	183	405	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	207	147	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	3	8	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	393	560	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>RENTAL GOALS</u> <u>(Sec. 215 Only)</u>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	67	147	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	67	147	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>HOME OWNER GOALS</u> <u>(Sec. 215 Only)</u>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	200	297	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	200	297	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</u>						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	67	147	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	200	297	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	267	444	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>OVERALL HOUSING GOALS</u> <u>(Sec. 215 + Other Affordable Housing)</u>						
Annual Rental Housing Goal	67	147	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	200	297	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	267	444	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Worst-case housing addresses the needs of persons with disabilities including the severely mentally ill, persons with developmental disabilities, the physically disabled, persons with HIV/AIDS and their affected family members and persons with substance abuse issues. Please refer to the Non-Homeless Special Needs sections of this CAPER for a description of the supported housing programs provided through the Continuum of Care.

To address the “worst case” housing needs of Howard County residents, the County has relied on its local non-profit partners such as Bridges to Housing Stability, Inc., Grassroots Crisis Intervention Center, Inc., and the Domestic Violence Center of Howard County. These agencies provide housing alternatives which are temporary and short-term in nature. These non-profits receive Community Development Block Grant funds to assist with Transitional Housing and Emergency Shelter programs to combat the problem of homelessness at the beginning of the homelessness cycle. Our non-profit partners step in to offer aid in finding a suitable, temporary living arrangement while working towards a permanent housing solution. Howard County supports case management services, when providing shelter, to further stabilize the individual or family’s housing crisis.

PUBLIC HOUSING

Describe actions taken during the last year to improve public housing and resident initiatives.

Improve Public Housing and Resident Initiatives

The Commission continues to meet with residents as a means of obtaining feedback on agency performance and to disseminate important information. The Commission is exploring the option of conversion of its 50 Public Housing Units to Project Based Vouchers. The Commission feels that this will provide better opportunities for families to live in more diverse neighborhoods, to live closer to employment centers and to allow children to enroll in school districts that better meet their needs or educational interests.

The Department of Housing is focusing on improving its revenue stream by increasing project reserves to support a better quality rental portfolio that both subsidized and non-subsidized families would be proud to call home. The focus in FFY12 continues to be the redevelopment of the Hilltop/Ellicott Terrace area of Ellicott City, MD to de-concentrate low income & minority residents and to provide a mixed income community that sets new standards for both subsidized as well as non-subsidized housing.

The Department continues to focus its effort on Self-Sufficiency, and is in the process of revitalizing its Resident Advisory Board through increased consultation with members on important issues affecting their quality of life.

As discussed in other areas of this report, the Department continues to administer the Family Self Sufficiency Program. The purpose of the program is to enable eligible families to achieve economic independence and self-sufficiency. During FFY12, 55 families participated in the program.

The Howard County Housing Department continuously reviews the management and maintenance policies and procedures for County and Commission owned properties.

BARRIERS TO AFFORDABLE HOUSING

Describe actions taken during the last year to eliminate barriers to affordable housing.

Eliminate Barriers to Affordable Housing

The County is continuing to work towards the reduction/elimination of barriers to affordable housing which includes strategies that require active cooperation/participation by all sectors of the community.

The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a number of MIHU units of either "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. As of December 31, 2012, there were 784 MIHU units in process – 81 townhouse units and 703 apartment or condo units. By comparison, there were 881 MIHU units in process the previous reporting period. Of the 784 MIHU units in process, 58 are age-restricted. Naturally, this is subject to market conditions and other changes in the financial environment.

Additionally, the County's mixed use zoning classifications (MXD and CAC) are expected to continue contributing to preserving affordable housing stock. Howard County Zoning Regulations requires that a property in the MXD zone with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate- income renters or buyers. In the CAC zone, 15 % of dwelling units built must be sold or rented to moderate income households. Howard County Zoning Regulations requires a Mixed Use District with residential density exceeding 2.3 dwelling units per gross acre of mixed use development to provide between 5% and 10% of the total number of units as affordable to moderate income renters or first-time home buyers. From 1/1/2012 thru 12/31/2012, there were 1,667 housing units approved in 55 site development plans. Of the 1,667 approved units, 21% were for single family detached units, 35% were for single family attached or townhouse units and 44% for apartment units, rental and condo. From October 1, 2007 to December 31, 2012, 5,938 units were approved countywide in 288 site development plans.

The Commission provided 9,263 unit months of voucher assistance during FFY12, assisting an average of 772 families per month. Total dollars expended during this period totaled \$9,217,484.00.

HOME/AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI)

Assessment of Relationship of HOME funds to Goals and Objectives

- a. Evaluate progress made toward meeting goals of providing affordable housing unit HOME funds, including the number and types of households served.
- b. HOME Match Report – Use HOME Match Report HUD-40107A to report on match contributions for the period covered by the Consolidated Plan program year.
- c. HOME MBE and WBE Report – Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
- d. Assessments
 - i. Details results of on-site inspections of rental housing

- ii. Describe the HOME jurisdiction's affirmative marketing actions
- iii. Describe outreach to minority and women-owned businesses.

Home Investment Partnership Program (HOME) Narrative

As of July of 2005 the County, (with HUD's approval) began using a new area modest housing limit. This figure was determined by using the methodology permitted in the HOME final rule to calculate the median area purchase price. The market analysis resulted in a modest housing limit of \$380,000.00 for FFY 12. The purchase price of a standard home or the estimated value after rehabilitation of a home for a low- and moderate-income household should not exceed 95 percent of the median price for the area. The change will allow homebuyers to be able to obtain a modest home accordingly to the median prices in the County.

Approximately \$70,000.00 of ADDI-eligible funding program year was used as Homebuyer Assistance for the Cottages at Greenwood project. 7 eligible homebuyers were provided downpayment assistance.

Homebuyer Activities- Consistency with Consolidated Plan

All prior year homebuyer activities are consistent with Consolidated Plan Goal 1: **Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).**

Rental Activities

The first two (2) rental activities (see Table 3) are consistent with the Consolidated Plan Goal 1: **Housing - Expand opportunities for diverse and affordable housing options that are available for all income levels at our below 80% of AMI (Area Median Income).**

HOME funds were committed to one (1) new rental project redevelopment during FFY 2012. HOME funds were committed to the Burgess Mills (Hilltop) rental project that began redevelopment in early FFY12

The third rental activity is consistent with our Consolidated Plan Goal 3: **Self-Sufficiency – Expand and support a variety of affordable housing options, which in conjunction with needed supportive services will maximize opportunities for residents to achieve both social and economic self-sufficiency.**

HOME CHDO funds were committed to construct two (2) separate properties for permanent housing for up to eight (8) psychiatrically disabled adults in need of affordable housing combined with support services.

Owner-Occupied Rehabilitation

This project is designed to assist low and moderate-income residents with below market interest rates or non-interest bearing loans for principal residence rehabilitation work. This program has been redesigned with process improvements, project management, marketing information and decision turnaround. This Program was not implemented in FFY12.

HOME Match Contributions

The County will apply a "banked" match for future year match requirements. The County's match liability for FFY12 was reduced to 0% as a result of the Federal Disaster Declaration associated with Tropical Storm Lee. Howard Count's banked match is \$260,202.66 as of July 1, 2013.

On June 28, 2010, Howard County received approval of a 100% Match Reduction for Federal Fiscal Years 2010 and 2011 due to Presidentially-Declared Major Disaster FEMA-1875-DR, Maryland (December 18-20, 2009 Severe Winter Storm and Snowstorm)

In accordance with the HOME Program Final Rule at paragraph 92.508(a)(2)(ix), the Type and Amount of contributions by project are currently being catalogued on HUD Form 40107-A by staff of Howard County Housing's Development Finance Division and Division of Homeownership. (See *Appendix B*)

On September 12, 2012, Howard County received further approval of a 100% Match Reduction for Federal Fiscal Years 2012 and 2013 due to Major Disaster FEMA-4038-DR, Maryland (September 6-9, 2012 Remnants of Tropical Storm Lee).

On April 5, 2013, Howard County received further approval of a 100% Match Reduction for Federal Fiscal Year 2014 due to Major Disaster FEMA-4091-DR, Maryland (October 26-November 4, 2012 Hurricane Sandy).

Minority Business Enterprise/Women's Business Enterprise

The County has an MBE/WBE program. The Office of Purchasing commitment and policy is to assure all persons have equal opportunity to participate in the procurement of all commodities and services. For details go to the County website at: http://www.howardcountymd.gov/Purchasing/Purchasing_EBO.htm

Howard County Housing contracted \$ of HOME and CDBG funds to Minority Owned Business businesses during FFY2012.

Howard County Housing utilized MBE/WBE contractors in FFY12 with HOME and CDBG funds. Only (1) of these projects has been completed. The other projects are larger, covering multiple program years with multiple sources funds. While Howard County will annually report their MBE/WBE usage in their reporting, these projects are still on-going. The following are descriptions of the projects:

New Construction of Rental Housing
Construction of Affordable Housing

See Assessment of Outreach to Minority-Owned and Women-Owned Businesses below

Results of on-site inspection of affordable rental housing assisted under the HOME program.

See Monitoring Section of this FFY12 CAPER Page 34.

Assessment of Affirmative Marketing Efforts

Howard County believes in Affirmative Marketing and actively seeks out Minority Business Owners (MBE) for County projects. Howard County Government, through its Office of Purchasing, provides information to prospective business participant's that is tailored to our Equal Business Opportunity Program (EBO). The current bidder's application is combined with the EBO self-certification application which allows Howard County to better track the MBEs/EBOs and ensures optimal coverage.

In FFY12, Howard County Government did not perform any specific outreach towards Minority-Owned or Women-Owned Businesses. However, Equal Business Opportunities (EBO), a section of Howard County Purchasing Manual, suggests/refers all Howard County Departments utilize the Howard County listings of all MBE and WBE businesses when conducting their Request For Proposals (RFP) during their contractor bid process. Furthermore, Howard County Housing includes and promotes all Section 3, MBE and WBE contractors when conducting their bid openings for location specific projects.

In addition, Howard County participates in various procurement conferences and tradeshow as well as host open house events to foster opportunities to partner and create effective dialogue. When solicitations are generated, Howard County includes various organizations/councils such as the Governor's Office of Minority Affairs to help in matchmaking the products/services requested with the most viable and capable minority firms and to add to the maximum exposure of Howard County opportunities to all possible MBEs. We also work closely with the MBE directories of Maryland Department of Transportation (MDOT) and the City of Baltimore to identify certified MBEs as well as attract MBEs by contacting those for specific areas of focus where warranted to register with Howard County for bid opportunities.

Pursuant to 24 CFR Part 85, Howard County maintains data documenting the affirmative steps taken to utilize minority and women's business enterprises if a project is being considered for federal or state funding. Howard County annually develops and aligns MBE goals with the specific project product/service. This process supersedes the standard goal as set for the County. This information is documented and kept on file. These specific goals are also stated in the RFPs as they are developed.

The Assessment of Howard County's Affirmative Marketing is that jurisdictions can always do more to market opportunities. Howard County has adopted a Minority/Women's Business Enterprise Plan and has incorporated language for all Howard County Rental Property owners that state these properties.

Howard County's Fair Housing Law is monitored and enforced through the Office of Human Rights. The Office of Human Rights is also responsible for educating the public about fair housing protections and does so through several means:

- Participation in resident community meetings
- Participation in community vending events
- Participation in inter & intra-agency meetings
- Secret shopping
- Responding to inquiries from the public
- Disbursement of media materials

The Office of Human Rights, in partnership with Howard County Housing, has several outreach efforts in place for residents. They include, but are not limited to:

- Participating vendor in the Come Home to Howard County Housing Fair
- Participating vendor at the 50 Plus Expo
- Participation in Housing Choice Voucher Program briefings for new and continued occupancy participants
- Participation in HCAR training

- Partner sponsor of Fair Housing – Landlord and Tenant Rental Rights & Responsibilities, hosted by HCH

Howard County Housing affirmatively markets fair housing as follows:

- Incorporates the Equal Housing Opportunity logo on its correspondence.
- Ensures that everyone that expresses interest in rental or for sale housing opportunities knows that they have the right to submit applications when the waiting lists are opens.
- Informing applicants of the availability of a housing unit or subsidy using waiting list position as the selection determiner.

HOMELESS

Homeless Needs

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new federal resources obtained from Homeless SuperNOFA.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Howard County Continuum of Care

Howard County, Maryland remains at the forefront in establishing and maintaining a highly effective Continuum of Care (CoC) and is working to improve HUD scores each year. In its lead role within the CoC, the Department of Citizen Services (DCS) continuously monitors the level of service being provided to homeless individuals and families, identifying general gaps in service, subpopulations that may be underserved and developing enhancement strategies for existing programs. Partnering with DCS is the Local Board to Promote Self-Sufficiency. For the fourth year the Board brings together key stakeholders from both the public and private sectors to perform the following functions:

- Support the goal of the Human Services Master Plan to build a community that enables individuals and families to have adequate income and resources to meet their basic needs;
- Act as the planning and coordinating mechanism for initiatives to promote the economic stability of individuals and families; and reduce the incidence of poverty in Howard County; and
- Serve as the governance body for the distribution of certain resources that support initiatives of the Board.

The Committee to End Homelessness meets monthly to help ensure that the needs of the county homeless population are being addressed and met. The committee is composed of an array of core shelter providers, mainstream resource providers that serve the county homeless, local and State government representatives, community advocates, faith-based organizations and persons who are currently or formerly homeless. Working with the Board to Promote Self-Sufficiency and its Committee to End Homelessness, the Department ensures that both homeless individuals and families have access to the highest quality of service and supported housing available. This partnership has resulted in the following activities and accomplishments:

- The Committee to End Homelessness continued to refine and implement the County's **Plan to End Homelessness**, adopted by the Board in November, 2012. The plan includes such

strategies as flexible financial assistance, permanent housing subsidies, small efficiency apartment housing and an HMIS Administrator position.

- **Howard County received renewal funding** for all four of its eligible Supportive Housing Program projects under the FFY2012 CoC competition. These permanent housing projects provided rental subsidies and case management for homeless persons with disabilities. 35 units of housing remained available last year, as a result of renewal funding. Individuals meeting HUD's definition of chronically homeless occupied 10 units. An additional project, sponsored by Bridges to Housing Stability, Inc., is a transitional housing project that provides housing and case management funded by HUD for up to 3 units. In FFY12, 4 homeless families were assisted.

All rental units occupied by the Supportive Housing Program are scattered site units located throughout Howard County. The federal funding for these projects is provided by the McKinney Grant, through Housing and Urban Development (HUD).

- **The Coordinated System for Homeless Services** was implemented in September, 2012
- **Howard County's Cold Weather Shelter opened in November 2012 and remained open through March 2013.** The Cold Weather Shelter, operated by Grassroots Crisis Intervention Center, provided additional emergency bed resources so desperately needed during the cold winter months. This past year, the shelter housed 74 individuals averaging 20 guests per night. Ages ranged from 2 to 70 years old; eight families with children received shelter. The shelter, hosted by local faith-based organizations, provided homeless individuals and families with an overnight place to sleep, laundry services, hot meals, essential personal supplies and limited case management and medical services. This twenty-six week effort operates with the assistance of hundreds of community volunteers, thousands of dollars in donated food and supplies, and the support of county agencies (Departments of Citizens Services, Corrections, and Parks and Recreation. There were 25 seasonal beds.
- **Howard County Homeless Management Information System (HMIS)**
ServicePoint continues to be used by the emergency and transitional shelter providers, along with other non-housing service providers. The web-based system is designed to manage client level and program data providing the CoC with information regarding the nature and extent of homelessness within the jurisdiction. Extensive efforts have been made in the past several years to assure that the collected data is accurate and complete and is usable for HUD Annual Performance Reports. There are 55 licenses in use throughout the County. Enhancements and upgrades are being made to accommodate new HUD reporting requirements. Data collected as part of the County's Coordinated System for Homeless Services (CSHS) is being collected and reviewed on a weekly basis to monitor CSHS performance. As part of Plan to End Homelessness, the County added a position for a full-time HMIS Administrator. This is in recognition of the critical role that data plays in efforts to end homelessness.
- **The Day Resource Center** provides basic services for homeless individuals, many of whom live in the woods. The center provides hot showers, laundry facilities, internet access, hot meals, food and laundry pantries and medical services. For those living outdoors, the Center provides basic survival gear, such as tents, tarps and sleeping bags. The Center also assists with obtaining identification documents necessary for individuals to obtain employment or social services. Aside from three part-time paid staff, volunteers (including the physician and nurses) provide all of the staffing for the center. While at the Center,

guests often make connections with Center volunteers who may work with them on other issues. Center volunteers have been instrumental in assisting a number of Center guests get into rehab programs or obtain employment. The center served 500 unique individuals this past fiscal year for a total of approximately 7500 visits.

Actions taken to develop and implement a Continuum of Care strategy for homeless subpopulations

As the lead entity for the Continuum of Care planning process, the Department of Citizen Services works closely with the Board to Promote Self-Sufficiency and its Committee to End Homelessness and is the primary provider of direct technical assistance and staff support in the implementation of the Continuum's goals and ultimately the County's Plan to End Homelessness. The Department administers the local, state and federal funding for homeless projects. Additionally, the Grants Manager for the Department of Citizen Services works with community development staff on program design and monitoring of programs which directly support the County's Continuum. Both County departments work with local service providers and the Committee on Homelessness to plan and carry out programs serving the needs of County residents who are homeless or socially and/or economically vulnerable increasing their risk of becoming homeless.

- As in prior years, The Mobile Crisis Team, which operates seven (7) days a week, continues to provide critical supportive service to individuals and families in crisis. The team is staffed with two on-duty personnel at all times and is represented by Counselors from Grassroots Crisis intervention Center, Humanim and the Howard County Police Department. The Domestic Violence Center of Howard County provides services to victims of domestic violence and their children. The Center currently operates an eight-bed emergency safe house and two transitional housing units that can accommodate up to 16 women and children. The program is designed to allow for six months to one year stays including intensive case management to help stabilize the individual or family as they transition into permanent housing.
- For those individuals and families impacted by HIV/AIDS, the Aids Alliance of Howard County continues to provide temporary emergency assistance with food, medication, dental care, transportation and utilities. Tenant-based rental assistance is provided through the Housing For Persons With AIDS Program (HOPWA), administered through the Howard County Housing Commission. The Howard County Health Department works collaboratively with the Commission to identify and select participants for the program. Through this shared effort, many individuals are provided an affordable, stable living environment, often receiving supportive services and being linked to other mainstream resources that enable them to maintain independence and dignity.
- Homeless individuals who are chronic substance abusers typically receive services through the Office of Substance Abuse Services, part of the Howard County Health Department. Centralized intake that provides prompt thorough assessment of individuals in need of substance abuse treatment with referrals to the appropriate level of care. Dedicated resources for the homeless population are available to provide rapid access to addictions treatment on request. This includes in-patient treatment, which results in the Health Department Addictions Treatment Center assuming case management responsibility for the individual for six months. Three Recovery Houses have also opened in Howard County.
- Howard County has very few veterans that have presented themselves as homeless or utilize the shelter system. During the most recent Point-in-time Street and Shelter Survey

conducted in January, 2013, nine (9) persons indicated veteran status. Five (5) were sheltered and four (4) were unsheltered. Since this homeless subpopulation represents such a small number of the homeless population in Howard County, veterans in need can often be referred to the Veteran's Center in Baltimore for more comprehensive services. Referrals were also made to MCVET, a non-profit designed to help veterans rejoin the community. Howard County Veterans were also served through Alliance, which provides services through the VA-funded Supportive Services for Veteran Families Program (SSVF).

- **Howard County Family Stabilization Program (FSP).** Howard County Government continued its funding in the amount of \$250,000.00 to address the on-going challenges associated with rising energy costs and the limited permanent housing resources for families exiting homelessness. The \$250,000.00 is specifically utilized for implementation of the Family Stabilization program that houses and provides customized case management for families. Funds were distributed to four (4) local non-profit agencies to provide these services.
- The Community Action Council of Howard County administered the energy assistance component, utilizing funds to provide supplemental energy grants to vulnerable households (**Maryland Energy Assistance Program (MEAP) Electric Universal Services Program (EUSP)**)
- **Persons who are homeless but require supportive housing (including persons with HIV/AIDS).** The permanent housing program for homeless individuals with disabilities currently houses 28 individuals and 7 families. This program, funded through HUD's Supportive Housing Program provides a long-term, stable living environment for some of the County's most vulnerable residents. A local non-profit provides supportive services for clients in this program.
- The Howard County Mental Health Authority plans, develops and manages services to residents with mental illnesses. Through a **Shelter Plus Care (S + C) grant**, the Mental Health Authority provides permanent supportive housing to 10 individuals with serious mental illnesses who also have a forensic history.

Federal resources obtained from the Homeless NOFA

The Howard County Department of Citizen Services serves as the project sponsor for permanent supportive housing and received funding through the US Department of Housing and Urban Development for the following Supportive Housing Programs grants:

- **MD0116L3B041205** – Permanent Housing for Homeless Persons with Disabilities. There are currently 16 individuals and 4 families being served through this program.
- **MD0117B3B041104** – Permanent housing for Persons with Disabilities. Funds are utilized for leasing of 10 residential units and supportive services. Five of the units are designated to house individuals meeting HUD's definition of chronically homeless. There are currently 8 individuals and 2 families being served through this program.
- **MD0118L3B041205** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are utilized for leasing of 3 residential units and supportive services. All units are designated to house individuals meeting HUD's definition of chronically homeless.

- **MD0239B3B040900** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are utilized for leasing of 1 residential unit and supportive services. The unit is designated to house one individual meeting HUD's definition of chronically homeless.
- **MD0272B3B041100** - Permanent Housing for Persons with Disabilities (Chronic Homeless). Funds are utilized for leasing of 1 residential unit and supportive services. The unit is designated to house one family meeting HUD's definition of chronically homeless.
- **MD0115B3B041104** – Transitional Housing for Homeless Families – funds are utilized for leasing of 3 residential units and supportive services.

Actions taken to prevent homelessness

Many human service providers, both public and nonprofit, administer social service programs, which address the needs of at-risk individuals and families. Services to prevent homelessness include but are not limited to: Emergency Assistance for Families with Children, Family Preservation Services, Homeless Prevention Programs, Temporary Cash Assistance, Food Stamps, Transitional Emergency Medical and Housing Assistance, First Month's Rent and Eviction Prevention, Rental Allowance Program, electric Universal Service, Fuel Fund, Homeless Prevention and Rapid Re-housing, and other crisis services.

To address emergency and transitional housing

The lack of affordable housing continues to be one of the primary obstacles to significantly decreasing the number of homeless persons and families in Howard County.

The county's primary shelter, Grassroots Crisis Intervention Center, continues to operate at maximum capacity, turning away persons daily (20% more persons were turned away last year). Likewise, there are very few options for families ready to exit transitional housing. Grassroots operates a 51-bed Emergency Shelter/Crisis facility, as well as 3 motel rooms. The County will continue to support the Cold Weather Shelter with the assistance of the local communities. This project continues to receive significant support from the community, local developers, local foundations, businesses and related non-profit service providers. The Cold Weather Shelter provides additional 20-25 seasonal emergency beds during from November through March.

The County has approximately 46 beds within transitional housing units, all for families. Bridges to Housing Stability is the primary provider of transitional housing and incorporates a strong case management and supportive service component into its programming. Each provider of emergency and transitional housing works with its shelter residents to develop a case plan that enables the client/family to mobilize the necessary resources to move them towards self-sufficiency. In CFY 2013 (July 1, 2012 – June 30, 2013), Howard County through its **Community Service Partnerships Program** provided funding to support agency operating and general shelter operations and services as follows:

- Bridges to Housing Stability \$475,500
- Domestic Violence Center - \$619,060
- Grassroots Crisis Intervention Center - \$1,443,901

In supplement, the following agencies administering programs that assist low-income, economically, health challenged and socially vulnerable populations:

- The Community Action Council - \$795,133

- FIRM - \$210,861
- Humanim - \$175,000
- Legal Aid - \$102,890
- Meals On Wheels - \$25,000
- National Alliance on Mental Illness (NAMI) - \$22,500
- On Our Own - \$25,000

County funds are supplemented through an Emergency and Transitional Housing and Homeless Prevention Program (ETHS/HPP) Grant of \$78,760.00, an Emergency Food and Shelter Program (EFSP Phase 30) Grant of \$28,259 and an Emergency Solutions Grant (ESG) of \$32,025.

Emergency Shelter Grants (ESG)

Not applicable.

COMMUNITY DEVELOPMENT BLOCK GRANT

- Assessment of Relationship of CDBG Funds to Goals and Objectives

DHCD in partnership with the Department of Citizen Services and non-profit providers used formula grant funds to implement multi-faced strategies designed to assist in the progression of the homeless and subsidy-dependent residents to economic and housing self-sufficiency. For programs to provide affordable housing, either for homeownership or rental, the County has been able to leverage federal, state and private funds to reach identified goals. For limited clientele activities, the goal has always been to exceed the minimum 51% of low- and moderate-income persons being served. Below is a summary of activities by the goals and objectives contained in the Consolidated Plan. It shows the outputs, i.e., number of persons served, housing units rehabilitated, etc.) for the report year and the dollars associated with the activity. For details on the number of low and moderate-income persons served, refer to Appendix C-3, *Activity Summary Report (CO4PR03)*.

- Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
- Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income and moderate-income persons.

All activities benefited persons at or below 80% of the AMI.

- Changes in Program Objectives – Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

No changes in program objectives occurred.

- Assessment of Efforts in Carrying Out Planned Actions

- Indicate how grantee pursued all resources indicated in the Consolidated Plan.

The County pursued all resources available including federal, state and local funds to address the goals and objectives established in the Consolidated Plan.

- Indicate how grantee provided certifications of consistency in a fair and impartial manner.

No certifications of consistency were requested.

- c. Indicate how grantee did not hinder Consolidate Plan implementation by action or willful inaction.

The County did not hinder achieving the Consolidated Plan goals through actions or willful inactions.

4. For Funds Not used for National Objectives
a. Indicate how use of CDBG funds did not meet national objectives.

The County's use of CDBG funds met national objectives.

- b. Indicate how did not comply with overall benefit certification.

All CDBG expenditures, except administrative costs, benefited low- and moderate-income persons. All persons assisted under the public services category were either screened for income eligibility or belonged to a class of persons defined as low- to moderate-income.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property --
- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organization who occupied properties subject to the Uniform Relocation Act and whether or not they were displaced and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, etc.

No projects using CDBG funds have caused displacement.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons --
- a. Describe actions taken by the grantee and businesses to ensure first consideration was or will be given to low/mod
 - b. List by job title of all the permanent jobs created/retailed and those that were made available to low/mod persons
 - c. If any jobs claimed as being available to low/mod persons require special skill, work experience, or education provide a description of steps being taken or that will be taken to provide such skills, experience or education.

Not applicable this report period.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate-income benefit --
- a. Describe how the nature, location or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low and moderate income.

Howard County conducted 8 limited clientele activities in Program Year 2012. Of these activities, all exclusively benefitted a presumed group listed at paragraph 570.208(a) (2) (i) (A). Of the remaining activities, all were designed in compliance with Section 570.208 to benefit at least 51% low/mod persons. Howard County's goal through CDBG is to provide activities that benefit 100% low/mod income persons. The County has been very successful in achieving this goal with most activities reaching between 85% and 100%.

Activity Name	Limited Clientele Criteria
1. Roger Carter Homework Club/Teen Center Program	Requires information and documentation on family size and income in order to show that at least 51% of the clientele are low-income.
2. Roger Carter Redevelopment	Requires information and documentation on family size and income in order to show that at least 51% of the clientele are low-income.
3. HCC-RENEW/Nursing Program	Requires information and documentation on family size and income in order to show that at least 51% of the clientele are low-income.
4. Bridges to Housing Stability - Transitional Housing Program	Benefits a clientele generally presumed by HUD to be principally low-income; in this case homeless families.
5. Community Housing Asst. Initiative –Public Facility	Benefits a clientele generally presumed by HUD to be principally low-income; in this case battered spouses and severely disabled adults.
6. Consumer Credit Counseling Services of MD, VA, and DE-Howard County Financial Literacy Program	Requires information and documentation on family size and income in order to show that at least 51% of the clientele are low-income.
7. Grassroots Crisis Center - Emergency Motel Program	Benefits a clientele generally presumed by HUD to be principally low-income; in this case homeless families.
8. Grassroots Crisis Center – U.S. Route 1 Day Resource Center	Benefits a clientele generally presumed by HUD to be principally low-income; in this case homeless individuals.

8. Program income received

- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development or other type of revolving fund.

Homebuyer Assistance - _____

Housing Rehabilitation - _____

Total program income to revolving funds: \$_____

Program income is generated by the Settlement Down Payment Loan Program (SDLP), Home Ownership Opportunity Program (HOOP) and the Housing Initiative Loan Program (HILP).

- b. Detail the amount repaid on each float-funded activity.

Float-funded activities: **\$0.00**

- c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other

Other Loan repayments:

- d. Detail the amount of income received from the sale of property by parcel.

Income received from sale of property: **\$ 0.00**

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed provide the following information --

- The activity name and number as shown in IDIS;
- The program year(s) in which the expenditure(s) for the disallowed activity (ies) was reported;
- The amount returned to line-of-credit or program account; and
- Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

No prior year adjustments were made.

10. Loans and other receivables

- a. List the principal balance of each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.

Float-funded activities outstanding at the end of reporting period: \$0.00

- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.

See c below.

- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period and the terms of the deferral or forgiveness.

**11 Deferred Loans
\$233,170.00**

Number of loans outstanding and principal balance owned at the end of reporting period:

Single-unit housing rehabilitation	0 Loans
Loans outstanding	
Principal balance	\$ 0

All loans are due and payable in full if the house ceases to be the principal residence of the borrower, if the home is refinanced with cash out or used as collateral for a home equity line of credit before the mortgage matures.

- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

Number and amount of loans in default and for which the balance was forgiven or written off during the report period:

0 loans forgiven/written off totaling \$0.00

- e. Provide a list of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

No properties acquired or improved by DHCD or its subrecipients were available for sale as of the end of the reporting period.

11. Lump sum agreements

- a. Provide the name of the financial institution.
- b. Provide the date of the funds were deposited.
- c. Provide the date the use of funds commenced.
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

Not applicable.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year.

- a. Identify the type of program and number of projects/units completed for each program.
- b. Program the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the program.

1. **Graeloch Rd. Rehabilitation - Community Housing Assistance Initiative** - \$70,000.00 in CDBG funds from previous Program Years. Group Home for psychologically disabled. The other source of funding provided was State of Maryland Board of Public Works Grant.- *Finished in FFY12*
2. **iHomes - CHDO** - \$398,000.00 in HOME funds from FFY06, FFY07, FFY08, FFY09, FFY10, and FFY11 to create permanent housing for up to eight (8) psychiatrically disabled adults in need of affordable housing combined with support services.

Source of Funds:

	<u>Amount Awarded</u>
MAHT	\$132,000.00
DHMH	\$231,000.00
HOME FUNDS	<u>\$398,000.00</u>
Total	\$761,000.00

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

- a. Describe progress against benchmarks for the program. For grantees with federally-designated Ezs or Ecs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Howard County does not have any approved neighborhood revitalization strategies.

Antipoverty Strategy

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Reduce the number of people living below the poverty line

One of the major goals in Howard County's FFY 2011 five year Consolidated Plan is to assist low-income persons/families attain self-sufficiency. To help reach this goal, a large percentage of CDBG funds have been directed toward the housing, public service and economic development (job training and creation of jobs) needs which are identified in the Consolidated Plan. The purpose of this strategy is to reduce the number of people living below the poverty level. For a summary of accomplishments in assisting individuals to move toward self-sufficiency refer to the following programs in Table 4. Summary of CDBG Activities: Employment Connection, RENEW, Child Care Training Scholarship Program, New Jobs, New Lives, and Child Care Tuition Reimbursement. For details on accomplishments refer to Appendix C3, *Activity Summary Report (CO4PR3)*.

NON-HOMELESS SPECIAL NEEDS

Identify actions taken to address special needs of persons that are not homeless but require supportive housing (including persons with HIV/AIDS and their families).

See Continuum of Care, page 54 of this CAPER.

- d. Housing Opportunities for Persons with Aids (HOPWA) Narrative - **N/A**
- e. Emergency Shelter Grant (ESG) Narrative - **N/A**

Activity No.	Activity Name	IDIS National Objective Code	Criterion & Other Information
520	CDBG Program Administration	N/A	N/A
521	Community Housing Assistance Initiative	LMH	51%; incomes documented through verifiable certifications
522	Community Housing Assistance Initiative (Emergency Public Facility	LMC	51%; incomes documented through verifiable certifications
523	Howard County Financial Literacy Program	LMH	51%; incomes documented through verifiable certifications
524	Roger Carter Re-development	LMC	51%; incomes documented through verifiable certifications
525	RENEW	LMC	51%; incomes documented through verifiable certifications
526	Homelessness Stability	LMC	51%; incomes documented through verifiable certifications
527	Hilltop Homework Club at Roger Carter	LMC	51%; incomes documented through verifiable certifications
528	Emergency Motel Shelter	LMC	51%; incomes documented through verifiable certifications
529	Route 1 Day Resource Center	LMC	51%; incomes documented through verifiable certifications
530	North Laurel Multi-Service Center	LMC	51%; incomes documented through verifiable certifications
535	HOME Administration	N/A	N/A
532	CHDO	N/A	N/A
533	HILP	N/A	N/A

CAPER SCHEDULE

FFY12 Consolidated Annual Performance Evaluation Report

August. 21, 2013	Submit Public Notice and Notice of Public Hearing to Paper to be published on September August 30, 2012
August 16, 2013	All External to Department of Housing Responses due
August 16, 2013	All Internal to Department of Housing Responses due
August 29, 2013	Public Notice and Notice of Public Hearing Published
September 9, 2013	CAPER Public Comment Period Begins; 15 days (September 9 – September 24, 2012)
September 9, 2013	Distribute CAPER Draft to Public Libraries, Housing Department Web-site and Housing Department Offices (Gateway and Guilford)
September 19, 2013	Public Hearing Date 6pm (Gateway Building, Room 303, 6pm)
September 24, 2013	Public Comment Period Ends / All Public Responses due
October 1, 2013	Final CAPER submission due to HUD (Housing and Urban Development)